

CITY OF ROCKFORD, ILLINOIS

2015 - 2019 CONSOLIDATED PLAN 2015 ANNUAL PLAN

Submitted to U.S. Department of HUD April 15, 2015



Contact for Information:

**Community and Economic
Development Department**

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Changes have been made to include Section 108 Loan Guarantee programs and also to revise the resale/recapture provision.

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, with revisions for preparing a Consolidated Plan and guiding the use of CDBG, HOME, HOPWA, and ESG funding based on applications to the U.S. Department of HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next fiscal year. The Consolidated Plan can be used by organizations in the community as a guide for identifying activities through which they can help the jurisdiction reach their housing and community development goals. The Consolidated Plan also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. Incorporated into the Consolidated Plan are an analysis of the local housing market and a review of housing and homeless needs in Rockford as a means of defining the current environment in which federal funding is being used. The Consolidated Plan provides a strategic plan for meeting priority needs that were identified through the community participation process. The analytical parts of the document draw from the 2005-2009 and the 2008-2012 American Community Surveys and 2005 CHAS data provided by HUD. Other data sources include the 2010 U.S. Census and other information gathered locally, including the Rockford, Winnebago and Boone Counties Continuum of Care and a survey of citizens that was used to assist in prioritizing needs. The survey was available on the City's website and was distributed at community meetings. Public housing information was provided by the Rockford Housing Authority.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

This Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community

development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination. These objectives include:

- Continue to collaborate with homeless providers to supply a continuum of services.
- Support services aimed at the homeless prevention and elimination of homelessness and Rapid Re-housing.
- Improve the condition of housing for low-income homeowners.
- Increase the viability for potential homeownership and rental housing opportunities.
- Increase accessibility for persons physically challenged and persons with disabilities to owner occupied and rental housing.
- Removal of slum and blighted conditions to create marketable sites for new housing development and improve the physical condition and comply code violations for existing housing.
- Address community needs through community-based public service programs.
- Expand business opportunities by supporting economic development services and providing economic development assistance.
- Create marketable sites for new business development.
- Expand Small Business Technical Assistance Programs and access to financing.

These objectives are supported by a collection of associated strategies and performance goals. These strategies seek to work toward meeting the objectives stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and public services. Specifics can be found in the Strategic Plan and Annual Action Plan.

3. Evaluation of past performance

The City of Rockford has a history of successful programs funded through the Community Development Block Grant and HOME Investment Partnership Program. Of particular importance to the health of the city have been programs that address the condition of the housing stock. The City has successfully funded housing rehabilitation activities targeting lower income and elderly households unable to properly maintain their homes. The City also operates a successful program that provided downpayment and mortgage assistance to new homebuyers. The City has worked actively with local homeless services providers to expand both the stock of units/beds available to homeless persons and services aimed at helping those persons find employment, housing, health care services, and educational opportunities. Details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

4. Summary of citizen participation process and consultation process

The 2015-2019 Citizen Participation Plan (CPP) was adopted for development of the 2015-2019 Consolidated Plan. The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Rockford and City Council,

accommodations for persons with disabilities, and the conduct of public review of draft documents. In addition to public hearings as a means of receiving comment from the public in front of the Mayor and City Council, City staff held community meetings to provide citizens with information concerning the availability of Community Development Block Grant, HOME, and Emergency Solutions Grant funds and to incorporate their comments into the planning process. These included five technical assistance workshops which were held during the day or evening at community centers and one meeting held at City Hall for housing, homeless, and disability service providers. A survey to establish a community involvement process for prioritizing needs was distributed among workshop attendees and other interested individuals and was also posted on the City's website for enumeration online. Additional interviews were conducted with representatives of the housing and banking industry, non-profit organizations, and the community to further explore community needs and concerns.

In addition to the public hearings previously advertised and conducted during the development of the 2015-2019 Consolidated Plan, subsequent public hearings were held in 2015 regarding Substantial Amendments to the 2015-2019 Consolidated Plan. There were two proposed Substantial Amendments: 1) Section 108 loan funds to be used for Cliffbreakers Hotel Redevelopment and 2) An application for a Section 108 Loan Pool.

1) Cliffbreakers Hotel Redevelopment

Notice of a public hearing on September 9, 2015 as well as the availability of the Substantial Amendment, were provided in accordance with the current City of Rockford Citizen's Participation Plan. Notice of the substantial amendment and public hearing was published in the Rockford Register Star on August 21, 2015. The substantial amendment was available for review during the 30 day public comment period at the following locations: the City of Rockford website www.rockfordil.gov; the City of Rockford Department of Community Development, 425 E. State St.; all Rockford Public Library branches; La Voz Latina, 730 N. Church Street; Booker Washington Center, 524 Kent Street; and Northwest Community Center, 1325 N Johnston.

2) Section 108 Loan Pool

A Substantial Amendment regarding the application of a Section 108 Loan Pool was submitted for the review and approval of the City of Rockford City Council. Notice of a public hearing on August 6, 2015 as well as the availability of the Substantial Amendment, were provided in accordance with the current City of Rockford Citizen's Participation Plan. Notice of the substantial amendment and public hearing was published in the Rockford Register Star on July 23, 2015. The substantial amendment was available for review during the 30 day public comment period at the following locations: the City of Rockford website www.rockfordil.gov; the City of Rockford Department of Community Development, 425 E. State St.; Rockford Public Library, 215 N. Wyman St.; and La Voz Latina, 730 N. Church Street.

5. Summary of public comments

Several comments were received during the public comment period. They are included in the attachments.

1) Cliffbreakers Section 108 Loan Guarantee Application Substantial Amendment

No comments were received during the public comment period.

2) Section 108 Loan Pool Substantial Amendment

No comments were received from the general public during the 30-day comment period. However, when the proposed program was brought to City Council on September 8, 2015, they rejected the loan pool, as defined by HUD, due to capacity reasons. Therefore, it has been determined that all future Section 108 loan applications will be reviewed by City staff on an individual basis and approved by City Council prior to submission to HUD.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were received in the public review process, therefore none were rejected for any reason.

7. Summary

This document was developed through a process that included a significant community engagement component, which included focus groups, workshops, and a public review period. No comments were received from the public during the public review period, which is indicative of the extent to which community involvement was incorporated into the development of the Consolidated Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	ROCKFORD	Community and Economic Development Department
HOME Administrator	ROCKFORD	Community and Economic Development Department
ESG Administrator	ROCKFORD	Human Services Department

Table 1 – Responsible Agencies

Narrative

The lead agency for the development of the Consolidated Plan is the Community and Economic Development Department of the City of Rockford. The Department has contracted with the consulting firm of J-QUAD Planning Group. The City and J-QUAD also consulted with a number of other agencies including the Rockford Housing Authority, the City's Community Housing Development Organizations (CHDOs), and the agencies involved in the local Continuum of Care to address homelessness.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Rockford works with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the City utilizes outside organizations in the consultation process.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City has ongoing relationships with several housing providers (former CHDOs) working on housing development activities. The CHDO system provides a forum for assisting these agencies grow and meet their own targeted clientele. Providers who have served as CHDOs for the City in the past will be recertified for future participation in the program as opportunities are developed. The City also works closely with the Housing Authority of Rockford which organizes resources from the federal government to address the housing needs of the City's lowest income households. Through the Continuum of Care process, the City maintains relationships with mental health providers, homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families. The City also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

City staff works actively with the Rockford/Winnebago/Boone Continuum of Care, the local umbrella for the development of the Continuum of Care. Staff participate in regularly scheduled meetings and point-in-time surveys. In the past, the City has provided administrative support to supplement Continuum of Care initiatives and distributes Emergency Solutions Grant funding to the various agencies that make up the membership of the Rockford/Winnebago/Boone Continuum of Care.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Staff from the City of Rockford participates in the development of the Continuum of Care, working with area service providers to include City resources, to the extent possible, in the provision of services to homeless individuals and families in Rockford.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Shelter Care Ministries
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
2	Agency/Group/Organization	ZION DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
3	Agency/Group/Organization	NORTHWEST COMMUNITY CENTER
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
4	Agency/Group/Organization	BOOKER WASHINGTON CENTER
	Agency/Group/Organization Type	Services-Children Services-Education

	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
5	Agency/Group/Organization	ROCKFORD HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
6	Agency/Group/Organization	REGIONAL ACCESSIBILITY MOBILIZATION PROJECT
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
7	Agency/Group/Organization	REMEDIES RENEWING LIVES
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.

8	Agency/Group/Organization	CARPENTERS PLACE
	Agency/Group/Organization Type	Services-homeless Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
9	Agency/Group/Organization	WINNEBAGO COUNTY HEALTH DEPARTMENT
	Agency/Group/Organization Type	Services-Health Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.

10	Agency/Group/Organization	ROCKFORD MELD
	Agency/Group/Organization Type	Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.
11	Agency/Group/Organization	ROCKFORD AREA ARTS COUNCIL
	Agency/Group/Organization Type	Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums.

Identify any Agency Types not consulted and provide rationale for not consulting

No specific organizations were intentionally left out of the public participation process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Rockford/Winnebago/Boone Continuum of Care	The Strategic Plan provides a set of goals for addressing homelessness, which are supported by the Rockford/Winnebago/Boone Continuum of Care and its participating agencies.
PHA 5-Year Plan	Rockford Housing Authority	The 5-Year Plan addresses specific maintenance and planning needs of the Rockford Housing Authority, which has a major role in addressing the housing needs of Rockford.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Fair Housing Equity Assessment	Rockford Metropolitan Agency for Planning	The Regional Analysis of Impediments to Fair Housing was used as a resource to identify housing needs and some strategies address impediments identified in the assessment.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Rockford works closely with the Rockford Housing Authority and departments of the Winnebago County government in the provision of programs to address local issues covered by the Consolidated Plan.

Narrative (optional):

The development of the Consolidated Plan and the component Strategic Plan and Annual Action Plan require the help of the local non-profit community and other organizations. Specific priorities are identified and ranked through that participation utilizing focus group sessions, forums, and surveys. The City relies on its ongoing relationships to ensure that these opinions and observations are incorporated into the Plan.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation Plan provides policies and procedures that assure that the public has adequate notice and opportunities to provide input into the development of the Consolidated Plan and the Analysis of Impediments to Fair Housing Choice. Generally, it provides for appropriate notice prior to public meetings, accommodations for persons with disabilities, and specification of the number of meetings to be held. Conforming to the provisions of the Citizen Participation Plan, seven Consolidated Plan Forums and Stakeholder Focus Groups were held on between April 21, 2014 and April 24, 2014 at various locations across the city. The community participation plan process included advertised Community Public Hearings conducted by the Community Development Department at city community facilities and libraries October 13 – 17, 2014; City Council public hearings – City Council First Reading October 20, 2014; City Council Committee Work Session October 27, 2014; City Council Public Hearing and Approval November 3, 2014; and a 30 Day Public Comment and Review Period for public review of the Draft Consolidated Plan Document October 1 – 31, 2014 before final City approval. A community survey was also distributed at the forums and posted on the City's website for completion, tabulation, and consideration in the development of priorities relating to community needs. The Citizen Participation Plan is attached as an appendix.

In addition to the public hearings previously advertised and conducted during the development of the 2015-2019 Consolidated Plan, subsequent public hearings were held in 2015 regarding Substantial Amendments to the 2015-2019 Consolidated Plan. There were two proposed Substantial Amendments: 1) Section 108 Loan Guarantee funds to be used for Cliffbreakers Hotel Redevelopment and 2) An application for a Section 108 Loan Pool through the Section 108 Loan Guarantee application process.

1) Cliffbreakers Hotel Redevelopment

Notice of a public hearing on September 9, 2015 as well as the availability of the Substantial Amendment, were provided in accordance with the current City of Rockford Citizen's Participation Plan. Notice of the substantial amendment and public hearing was published in the Rockford Register Star on August 21, 2015. The substantial amendment was available for review during the 30 day public comment period at the following locations: the City of Rockford website www.rockfordil.gov; the City of Rockford Department of Community Development, 425 E. State St.; all Rockford Public Library branches; La Voz Latina, 730 N. Church Street; Booker Washington Center, 524 Kent Street; and Northwest Community Center, 1325 N Johnston.

2) Section 108 Loan Pool

A Substantial Amendment regarding the application of a Section 108 Loan Pool was submitted for the review and approval of the City of Rockford City Council. Notice of a public hearing on August 6, 2015 as well as the availability of the Substantial Amendment, were provided in accordance with the current City of Rockford Citizen's Participation Plan. Notice of the substantial amendment and public hearing was published in the Rockford Register Star on July 23, 2015. The substantial amendment was available for review during the 30 day public comment period at the following locations: the City of Rockford website www.rockfordil.gov; the City of Rockford Department of Community Development, 425 E. State St.; Rockford Public Library, 215 N. Wyman St.; and La Voz Latina, 730 N. Church Street.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community Agency representatives	Seven Consolidated Plan Forums and Stakeholder Focus Group meetings were held in April, 2014. A wide variety of individuals and social service agencies were invited to participate in the events.	The focus group sessions identified a wide range of issues of concern to the attendees with regard to social and economic conditions, housing, public policy and awareness of fair housing, banking and mortgage lending issues, special needs housing, and public transportation.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community	A total of 204 surveys were received from attendees to the forums and focus group meetings and through the online survey linked to the City's website. These responses provided City staff with direction in the prioritization of service needs for the allocation of CDBG funding.	No comments were included in the survey instrument. Questions were posed as ranking opportunities in the identification of local programmatic needs. City staff reviewed the results provided by the survey and developed a list of priorities to be included in the Consolidated Plan.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community	The community participation plan process included Community Public Hearings conducted by the Community Development Department at city community facilities and libraries October 20 through 23, 2014; City Council public hearings - City Council First Reading October 20, 2014; City Council Committee Work Session October 27, 2014; City Council Public Hearing and Approval November 3, 2014; and a 30 Day Public Comment and Review Period for public review of the Draft Consolidated Plan Document October 1 through October 31, 2014 for City approval.	Comments received at the public hearings are included in the attachments.	All comments were accepted.	
Consolidated Plan			Substantial	ROCKFORD	18	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community	<p>1) Cliffbreakers Section 108 Loan Guarantee Substantial Amendment: Public Hearing was held at City Council Chambers on September 9, 2015. No members of the general public attended the hearing.</p> <p>2) Section 108 Loan Pool Substantial Amendment: Public Hearing was held at City Council Chambers on August 6, 2015. No members of the general public attended the hearing.</p>	<p>1) No comments were received regarding the Cliffbreakers Section 108 Loan Guarantee Application.2) The Rockford City Council rejected the Section 108 Loan Pool proposal on September 8, 2015. It has been determined that all future Section 108 loan applications will be reviewed by City staff and approved by City Council prior to submission to HUD</p>	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment looks at a variety of housing, homeless, community development, and non-homeless special needs through an examination of census and CHAS data, which was created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. These data quantify housing problems, such as overcrowding and cost burden, and measure the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burden (paying more than 30 percent of household income on housing expenses) and extreme cost burden (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in Rockford, particularly lower income households. Measures of housing condition (lack of complete kitchen or plumbing facilities) don't provide a very reliable measure of condition, though it represents the best, easily accessible data on the topic. Other needs are represented through public housing wait lists and various census and state data sources.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

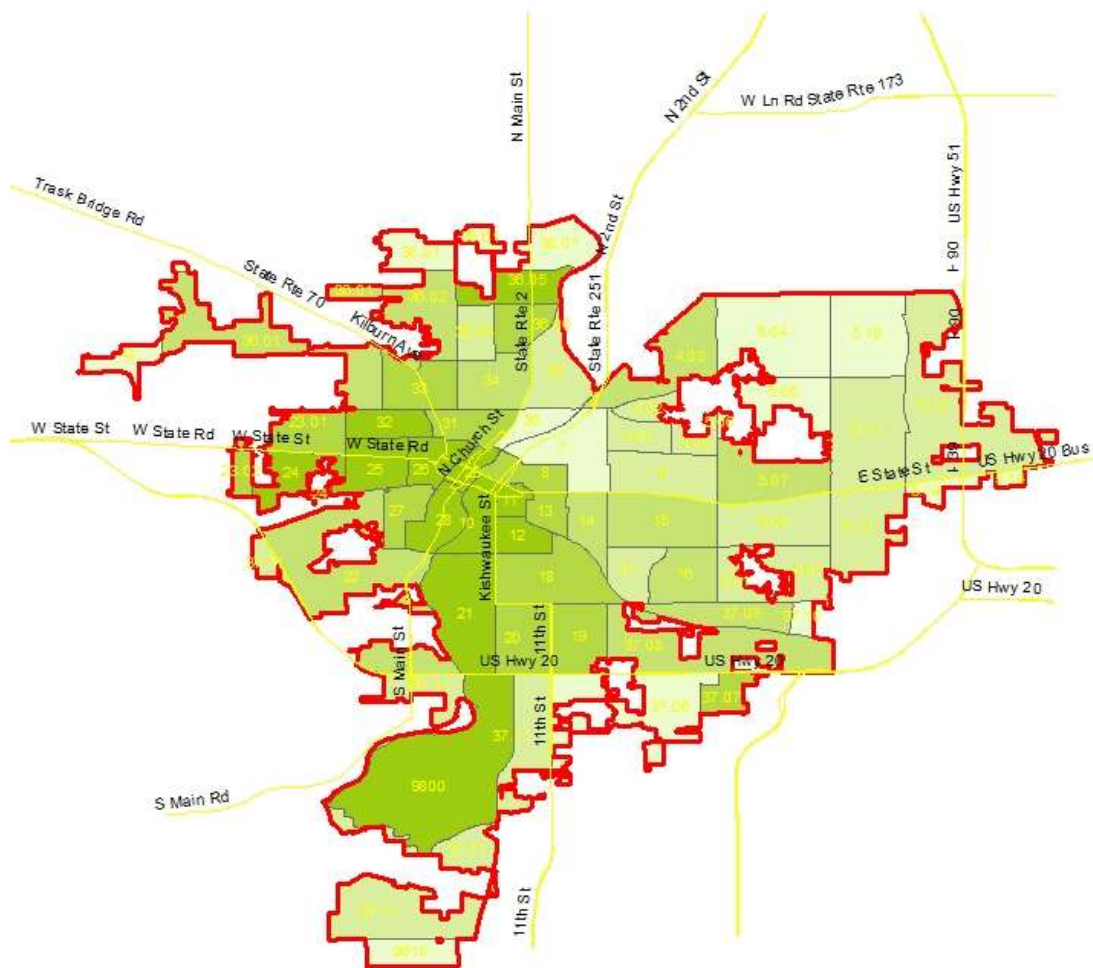
Summary of Housing Needs

The following data provide an analysis of housing problems in Rockford, including lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burden (paying more than 30% of household income on housing expenses), and severe cost burden (paying more than 50% of household income on housing expenses). By far, the most common housing need related to cost burden, hitting lower income households particularly hard, with over 55 percent of renter households and 71 percent of owner households earning less than 30% of the area median income (AMI) paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with 30 percent of all renter households earning below 100% of the AMI paying more than 50% of their income on housing expenses, while cost burden is the most common for owner households where 30.9 percent of all owner households earning below 100% of the AMI paying more than 30% of their income on housing expenses, with severe cost burden not far behind with 22 percent paying more than 50% of their income on housing expenses. The next most pressing housing problem in Rockford is overcrowding in rental housing, with four percent living in units with 1.01 to 1.5 persons per room. When comparing overcrowding with cost burden, the needs observed are not nearly as pressing.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	150,888	154,517	2%
Households	59,371	59,827	1%
Median Income	\$37,667.00	\$38,573.00	2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)



Legend

- Roads
- Rockford City Limits

Census Tracts

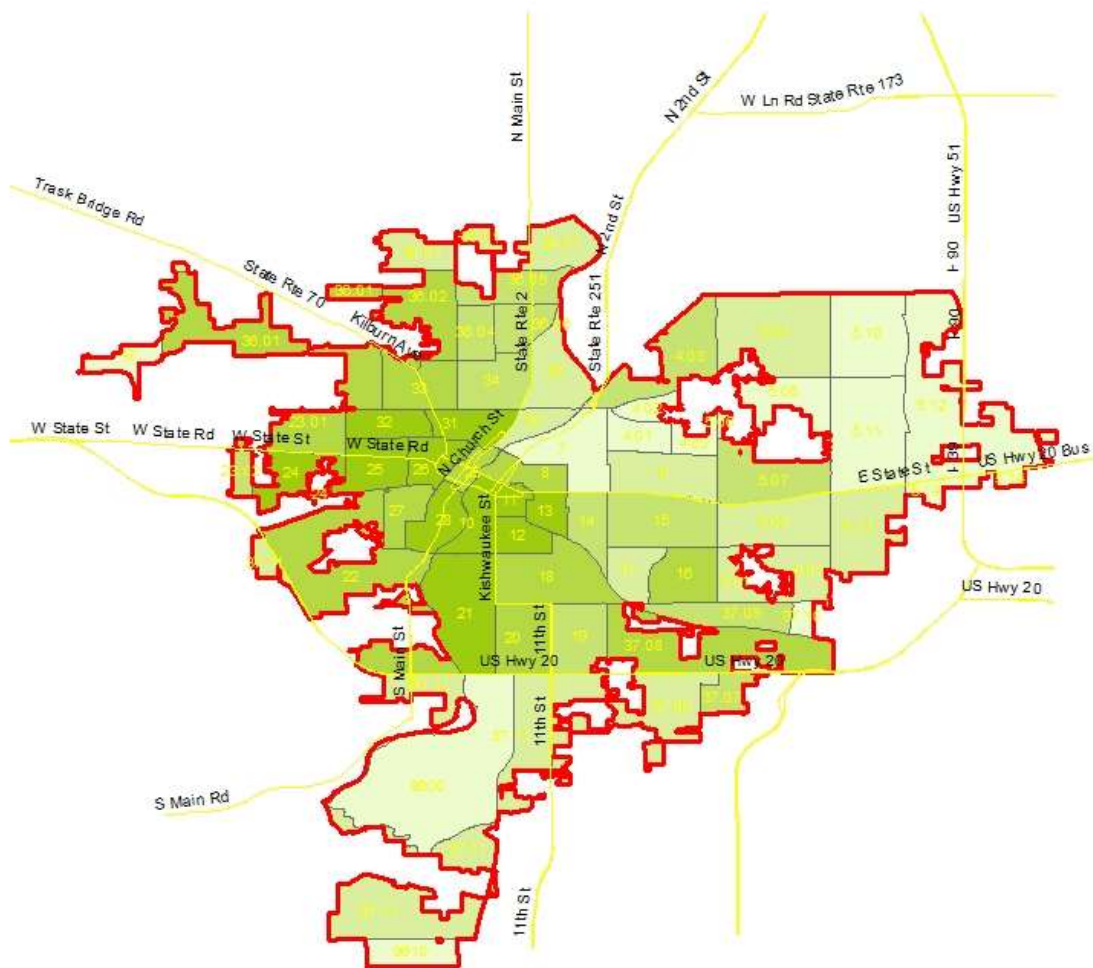
Medium Household Income

- \$0.00 - \$24,826.00
- \$24,826.01 - \$32,432.00
- \$32,432.01 - \$44,360.00
- \$44,360.01 - \$59,914.00
- \$59,914.01 - \$98,073.00



0 0.5 1 2 3 4 Miles

Median Household Income



Legend

- Roads
- Rockford City Limits

Census Tracts

Poverty Rate

- 0% - 6.15%
- 6.16% - 14.01%
- 14.02% - 23.27%
- 23.28% - 39.41%
- 39.42% - 69.32%



0 0.5 1 2 3 4 Miles

Percent Living in Poverty

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,715	8,914	10,715	5,930	24,545
Small Family Households *	3,420	2,675	3,595	2,315	12,975
Large Family Households *	920	1,020	1,055	420	1,555
Household contains at least one person 62-74 years of age	1,260	1,600	1,694	1,064	4,209
Household contains at least one person age 75 or older	920	2,114	2,055	689	2,004
Households with one or more children 6 years old or younger *	2,464	1,945	1,840	1,050	2,190
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

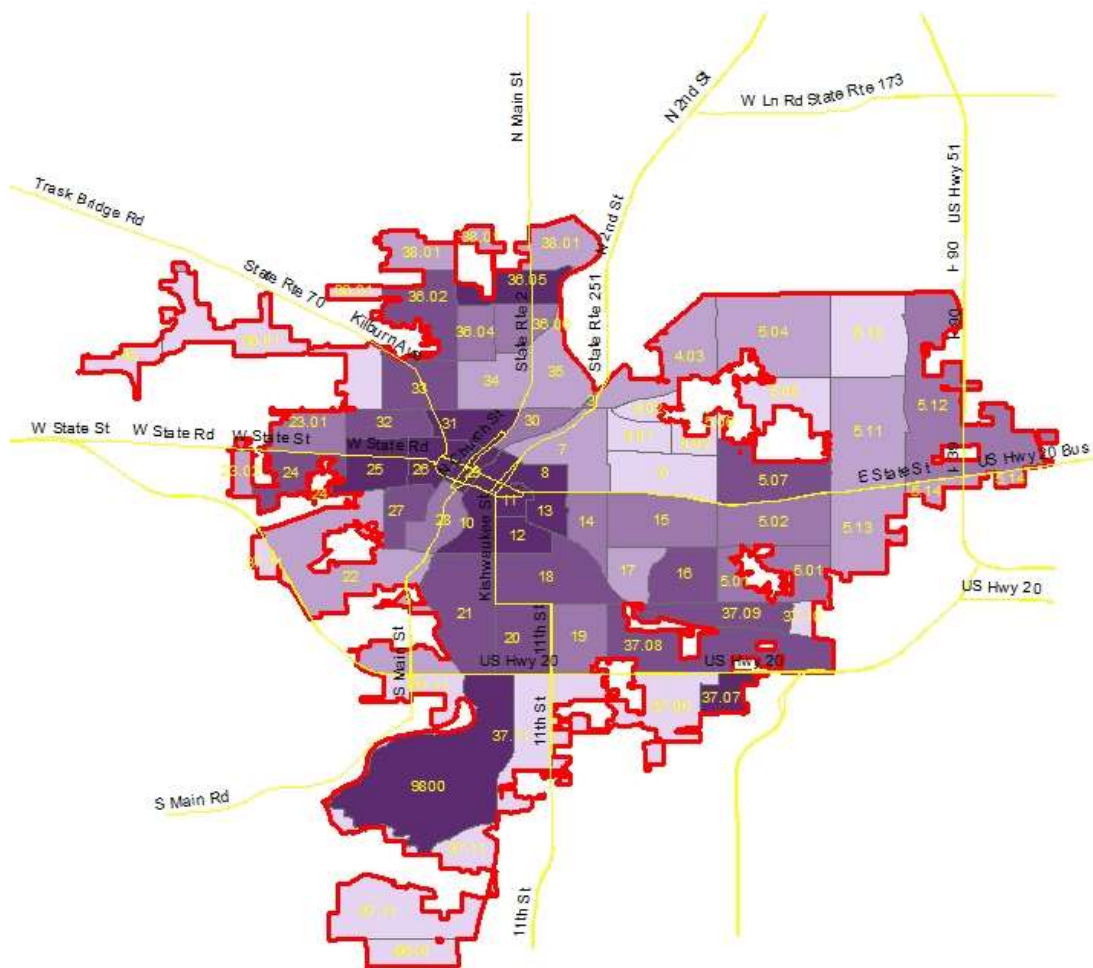
1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	155	135	55	50	395	15	10	35	20	80
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	0	30	0	60	20	55	50	0	125
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	305	255	164	40	764	30	70	105	35	240
Housing cost burden greater than 50% of income (and none of the above problems)	4,185	1,505	130	20	5,840	1,405	1,145	825	115	3,490
Housing cost burden greater than 30% of income (and none of the above problems)	615	2,445	1,585	234	4,879	230	1,175	2,320	1,175	4,900

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	1,264	0	0	0	1,264	340	0	0	0	340

Table 7 – Housing Problems Table

Data 2006-2010 CHAS
Source:



Legend

- Roads
- Rockford City Limits

Census Tracts

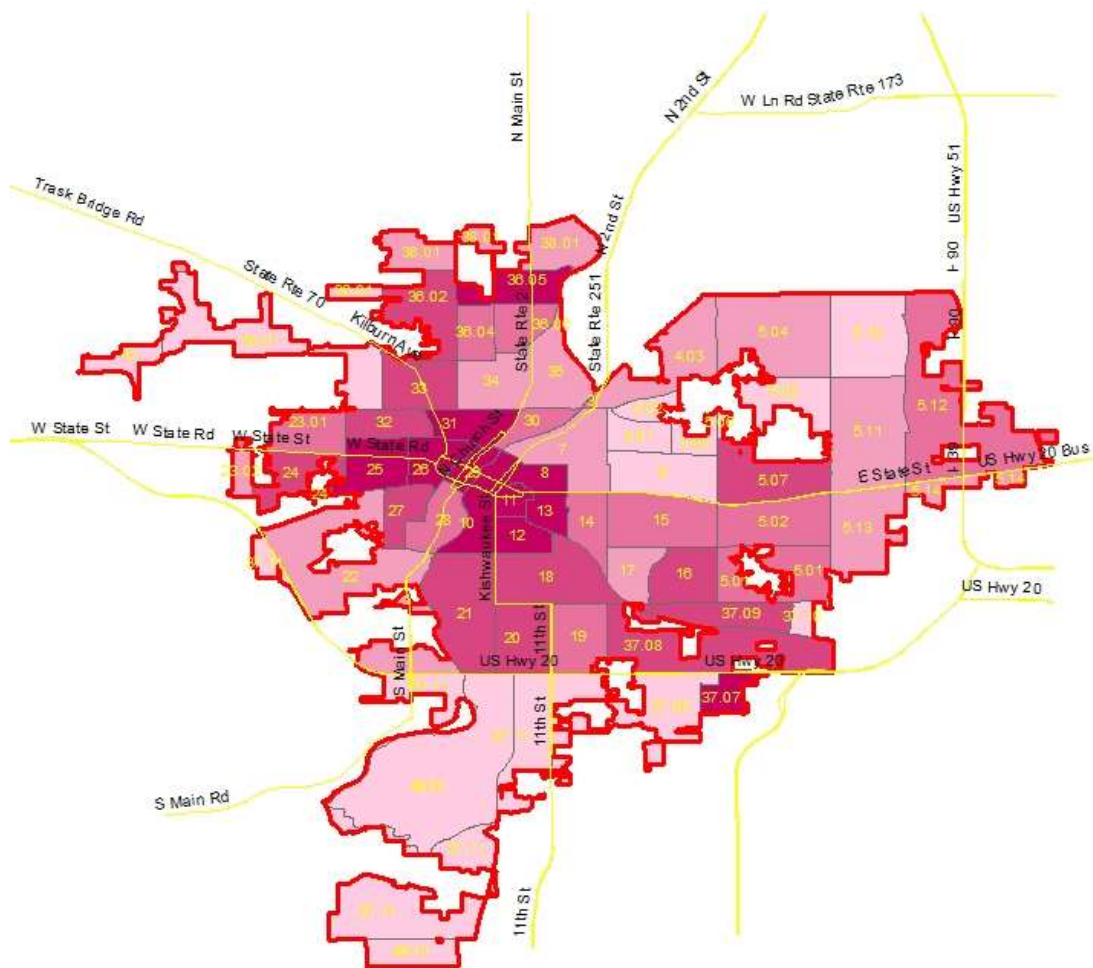
Owner-Occupied Units

- 0% - 37.41%
- 37.42% - 56.05%
- 56.06% - 68.71%
- 68.72% - 79.6%
- 79.61% - 97.65%



0 0.5 1 2 3 4 Miles

Percent Owner-Occupied



Legend

- Roads
- Rockford City Limits

Census Tracts

Renter-Occupied Units

- 0% - 20.08%
- 20.09% - 30.2%
- 30.21% - 43.78%
- 43.79% - 60.59%
- 60.6% - 99.23%



0 0.5 1 2 3 4 Miles

Percent Renter-Occupied

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,680	1,900	379	105	7,064	1,475	1,280	1,015	170	3,940
Having none of four housing problems	1,670	3,399	4,200	1,789	11,058	290	2,340	5,120	3,849	11,599
Household has negative income, but none of the other housing problems	1,264	0	0	0	1,264	340	0	0	0	340

Table 8 – Housing Problems 2

Data 2006-2010 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,190	1,435	640	4,265	515	740	1,350	2,605
Large Related	540	550	75	1,165	120	415	465	1,000
Elderly	815	1,140	414	2,369	660	1,060	794	2,514
Other	1,625	1,195	615	3,435	404	245	609	1,258
Total need by income	5,170	4,320	1,744	11,234	1,699	2,460	3,218	7,377

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,005	645	25	2,675	470	435	400	1,305
Large Related	450	150	0	600	105	270	75	450
Elderly	630	415	74	1,119	490	340	204	1,034
Other	1,400	435	40	1,875	400	175	155	730
Total need by income	4,485	1,645	139	6,269	1,465	1,220	834	3,519

Table 10 – Cost Burden > 50%

Data Source: 2006-2010 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	300	125	169	19	613	30	90	85	10	215
Multiple, unrelated family households	35	130	4	20	189	20	35	70	25	150
Other, non-family households	0	0	20	0	20	0	0	0	0	0
Total need by income	335	255	193	39	822	50	125	155	35	365

Table 11 – Crowding Information – 1/2

Data Source: 2006-2010 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source:
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2008-2012 American Community Survey, there were 19,774 single person households in Rockford (33.3% of all Rockford households), over 30 percent of which were elderly (age 65+). Forty-four percent of single person households were homeowners, with 56 percent renters. Seventeen percent of single person renter households lived in single-family housing units, compared to 88 percent of owner households. The median household income of single person households was \$22,465, approximately 60 percent of the median income for all households in Rockford. As shown in Table 4 above, almost 30 percent of "Other" renter households and 21 percent of "Other" owner households experienced severe cost burden. Most of the "Other" category will be made up of single person households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data from the 2008-2012 American Community Survey show that 13.5 percent of the population of Rockford reports some form of disability. Disabilities reported increase with age. Those below the age of 5 are reported to include 1.1 percent with disabilities. In the 5 to 17 year age group, 5.2 percent are reported to have disabilities. In the 18 to 64 year age group, 12.5 percent report disabilities, with 6.7 percent reporting ambulatory difficulties, 2.8 percent with self-care difficulties, and 5.0 percent with independent living difficulties. The 65 year and older age group reported 37.2 percent with disabilities, including 24.0 percent with ambulatory difficulties, 8.7 percent with self-care difficulties, and 17.5 percent with independent living difficulties. The ACS data also show that 4.3 percent of the population of Rockford reports a disability and living in poverty.

In CY2012, Remedies Renewing Lives, a local service provider for victims of domestic violence, sheltered 489 of a total of 1,541 victims served by the agency. Of that number, 280 were adults and 209 were children. In 2013, Remedies assisted 901 victims with orders of protection in Winnebago County, up from 884 in 2012. The agency provided 12,191 shelter nights to their domestic violence clients.

What are the most common housing problems?

By far, the most common housing problem in Rockford is cost burden. According to the CHAS data in Table 4 above, over 72 percent of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 30%, with over 66 percent having a cost burden of over 50%. A 30% cost burden means that a household is spending more than 30% of their gross income on housing expenses, including utilities. Over 70 percent of households in the 30-50% AMI income category had a 30% cost burden, with 29.7 percent having a 50% cost burden. The numbers fall off somewhat for the next highest income category where 45 percent of households in the 50-80% AMI category had a 30% cost burden, with only 8.9 percent having a 50% cost burden.

Looking at cost burden and severe cost burden by tenure, 55 percent of renter households and 71 percent of owner households earning less than 30% of the area median income (AMI) paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with 30 percent of all renter households earning below 100% of the AMI paying more than 50% of their income on housing expenses, while cost burden is the most common for owner households where 30.9 percent of all owner households earning below 100% of the AMI paying more than 30% of their income on housing expenses, with severe cost burden not far behind with 22 percent paying more than 50% of their income on housing expenses.

By comparison, the numbers for overcrowding and incomplete kitchen or plumbing facilities were low, with four percent of the lowest income category living in overcrowded conditions and two percent living without complete kitchen or plumbing facilities.

Are any populations/household types more affected than others by these problems?

Cost burden and extreme cost burden affect all household types in the lower income categories. In simple numerical terms, it would appear that "Small Related" households bear much of the brunt of severe cost burden, with over 44 percent of the total number of below 30% AMI rental households experiencing severe cost burden and 32 percent of owner households in the same income category experiencing severe cost burden. For ownership households, "Elderly" households in the 0-30% AMI group made up 33 percent of the total experiencing severe cost burden in the income group for owner households. Large related households comprised the smallest portion of those experiencing severe cost burden for all but one income category, presumably because they are the smallest of the household types.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families who are currently housed but are at risk of either residing in shelters or becoming unsheltered are living paycheck to paycheck, just making ends meet. They are often one paycheck away from being homeless in the event of a sudden loss of employment or medical emergency which redirects financial resources. These households span all types, including individuals living alone, small families, large families, and the elderly. Some households have relatives or friends with whom they can double-up, thus avoiding homelessness, at least in technical terms, but these accommodations are not long-term solutions to their needs. These households, particularly extremely

low-income households, need a wide variety of assistance to help them meet those emergency needs that occasionally crop up in everyone's lives. This assistance could include job training to help them transition into better paying professions, mortgage/rental assistance, medical clinics that provide low or no cost care, rent subsidies, and other services that help absorb the costs that might redirect funds dedicated to housing.

Formerly homeless families and individuals also need these services to reduce the prospect of returning to homelessness. Transitional housing units, permanent supportive housing, and rent subsidies help meet the housing expenses of households returning from homelessness, while job training programs help with job prospects. Other social services are needed on occasion as circumstances demand.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Severe cost burden is linked with housing instability and an increased risk of homelessness. When a household is paying too large a portion of their income on housing expenses, sudden and unexpected financial demands can tip the scales, forcing them from their homes. These demands might include illnesses requiring hospital stays or time away from their job, automotive problems requiring repairs or loss of work due to lack of transportation, and legal problems that might require payments to lawyers or time away from their job. Lower income households are particularly susceptible to these financial impacts because they are less likely to have savings that can cover these expenses and buffer the effects of monetary demands in covering unexpected events.

Discussion

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Rockford, both renter and owner. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a common problem in many lower income households, though the numbers are much lower than those of cost burden. There is some concern with lack of complete plumbing and kitchen facilities, but these conditions are not widespread. As a proxy for housing condition, lack of complete kitchen or plumbing facilities does not tell the entire story. Many units with complete kitchen and plumbing facilities may not be habitable.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The 2006-2010 CHAS data, constructed from data collected by the US Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, and overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,145	1,175	1,414
White	4,084	730	455
Black / African American	2,744	400	729
Asian	115	0	40
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	1,020	45	160

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,800	2,300	0
White	4,125	1,645	0
Black / African American	1,400	410	0
Asian	95	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,105	185	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,998	6,950	0
White	3,353	5,105	0
Black / African American	845	1,055	0
Asian	70	35	0
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	709	725	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,679	4,609	0
White	1,329	3,649	0
Black / African American	144	630	0
Asian	35	55	0
American Indian, Alaska Native	10	24	0
Pacific Islander	0	0	0
Hispanic	155	245	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The three largest racial/ethnic groups in Rockford are White, African-American, and Hispanic, with 65.1, 20.5, and 15.8 percent of the population in the order listed. Among these three groups, there are disproportionate needs identifiable for Hispanics when compared with the jurisdiction as a whole in the 0-30% AMI and 80-100% AMI income groups. The only other racial groups that show a disproportionately greater need were the Asian population in the 50-80% AMI income category and the 80-100% AMI income category, and the American Indian/Alaskan Native racial group in the 0-30% AMI income group. In these instances the prevalence of housing problems for the Asian and American Indian/Alaskan Native populations were more than 10 percent above the prevalence for the jurisdiction as a whole. The Asian population, however, is only 2.9 percent of the population of Rockford while the American Indian/Alaskan Native population was only 0.4 percent, and do not represent a large disparity given the size of the population.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The 2006-2010 CHAS data constructed from data collected by the US Census Bureau for HUD show housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burden over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below show the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,904	2,409	1,414
White	3,384	1,425	455
Black / African American	2,370	769	729
Asian	80	35	40
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	925	140	160

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,849	6,249	0
White	1,619	4,149	0
Black / African American	559	1,245	0
Asian	30	99	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	620	670	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,394	10,554	0
White	889	7,569	0
Black / African American	165	1,740	0
Asian	25	80	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	315	1,124	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	6,140	0
White	110	4,870	0
Black / African American	4	770	0
Asian	4	80	0
American Indian, Alaska Native	0	34	0
Pacific Islander	0	0	0
Hispanic	30	370	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Disparities were noted for the Hispanic population in the 0-30% AMI income group and the 30-50% AMI income group. Disparities were also noted for the smaller Asian population in the 50-80% AMI income group and the American Indian/Alaskan Native population in the 0-30% AMI income group.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The 2006-2010 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the city as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	36,249	12,060	10,327	1,499
White	28,285	8,064	5,825	495
Black / African American	4,500	2,274	2,870	749
Asian	715	210	120	40
American Indian, Alaska Native	80	15	30	0
Pacific Islander	0	0	0	0
Hispanic	2,445	1,390	1,385	190

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

Disproportionate need is reflected in the data for the Hispanic population and the African-American population. In both cases, the disproportionate need is displayed in the severe cost burden category (>50%).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The three largest racial/ethnic groups in Rockford are White, African-American, and Hispanic, with 69.2, 20.9, and 16.3 percent of the population in the order listed. Between Whites and African-Americans, there are no disproportionate needs (greater than 10% over the average for the whole jurisdiction) identifiable between the groups when compared with the jurisdiction as a whole. The only racial/ethnic groups that show a disproportionately greater need are the Asian and Hispanic populations when looking at housing problems in general. In some instances the prevalence of housing problems for the Hispanic and Asian populations are more than 10 percent above the prevalence for the jurisdiction as a whole. For severe housing problems, Asians and Hispanics, again, show some disparities in the lower income groups. The Asian population, however, is only 2.8 percent of the population and do not represent a large disparity given the size of the population.

If they have needs not identified above, what are those needs?

American Community Survey data show that the White and Hispanic populations have homeownership rates of 64.0 and 65.8 percent respectively. African-Americans, however, have a homeownership rate of 32.2 percent, significantly lower than Whites and Hispanics. While the data for disproportionate need don't show disparities between Whites and African-Americans, the tenure data indicate that African-Americans likely suffer from social inequities, such as lower levels of education, higher unemployment, and lower incomes, that significantly impact their ability to purchase homes.

De-Concentration Barrier – There is a need for de-concentration of geographical concentrations of persons based on race and ethnicity, public and assisted housing locations, poverty and low income, and creating solutions for improving housing choices, physical living conditions, and quality of life for those persons impacted by such concentrations. The De-Concentration Plan identified Racial and Ethnic and Poverty (R-ECAP) areas west of the Rock River and North of U.S Highway 20. These areas are also concentrated with 62.5% of all public housing, federally insured and assisted housing developments, Section 8 Voucher utilization, and LIHTC Developments. The area conditions and housing units are poor conditions. The R-ECAP Census tract are not only minority and poverty concentrated but have suffered years of disinvestment and neglect resulting in some of the poorest living conditions in the County.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

While the CHAS data do not show disproportionately greater need for the African-American community (greater than 10 percentage points above the need for the general population as a whole) incomes in

the African-American community are lower, unemployment and poverty rates are higher, and cost burden data show more severe cost burden among African-Americans. This population is concentrated in west Rockford and smaller areas just east of downtown, where they comprise as much as 70 percent of the population of some census tracts.

NA-35 Public Housing – 91.205(b)

Introduction

The Rockford Housing Authority operates 1,597 public housing units and 341 mod-rehab units in 13 developments and manages 1,410 vouchers, all tenant-based. The average annual income of their public housing residents is about \$8,900 and of voucher holders almost \$10,900. The average length of stay for public housing residents and voucher holders is five years. The residents include 223 elderly persons in public housing, 113 in mod-rehab units, and 170 with vouchers and 477 families with persons with disabilities in public housing, 64 in mod-rehab units, and 451 with disabilities holding vouchers. The largest racial/ethnic groups among residents are African-American, with 1,019 in public housing, 161 in mod-rehab units, and 1,062 with vouchers. Whites are the second largest racial group, making up about one third of the public housing residents and one quarter of the voucher holders.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	341	1,597	1,425	0	1,410	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	8,078	8,944	10,977	0	10,874	0	0
Average length of stay	0	3	5	6	0	5	0	0
Average Household size	0	1	2	2	0	2	0	0
# Homeless at admission	0	3	7	0	0	0	0	0
# of Elderly Program Participants (>62)	0	113	223	170	0	170	0	0
# of Disabled Families	0	64	477	453	0	451	0	0
# of Families requesting accessibility features	0	341	1,597	1,425	0	1,410	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	179	561	340	0	337	0	0	0
Black/African American	0	161	1,019	1,072	0	1,061	0	0	0
Asian	0	0	10	1	0	1	0	0	0
American Indian/Alaska Native	0	0	6	10	0	9	0	0	0
Pacific Islander	0	1	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	11	52	46	0	44	0	0	0
Not Hispanic	0	330	1,545	1,379	0	1,366	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

According to the PHA 5-Year and Annual Plan for the Rockford Housing Authority for the 2013 fiscal year, there were 195 families with disabilities on the public housing wait list. As with families with disabilities in privately owned housing, residents need housing units that provide easy access to the unit and all rooms within the unit, are free of obstacles that would prevent access to bath and kitchen facilities, and are designed in a way that allows those with disabilities access to cooking and food preparation surfaces.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As of 2013, the PHA Plan indicated a total of 1,702 families on the public housing waiting list. Of that total, 92 percent were extremely low-income (less than 30% of the area median income). Forty-one families were elderly, 195 were families with disabilities, and 1,267 were families with children. Twenty percent of the waiting list were White families, 71 percent were African-American, and one percent were Asian, with eight percent Other. The most common bedroom size needed was 2-bedroom, with 52 percent of the waiting list, with 1-bedroom second at 19 percent, followed by 3-bedroom at 16 percent and 4-bedroom at 12 percent. The Section 8 waiting list has been closed since 2006 and data on the existing waiting list was not included in the PHA Plan.

How do these needs compare to the housing needs of the population at large

The housing needs of the public housing wait list closely reflect the distribution of units by number of bedrooms for the rental population at large in Rockford. Forty-five percent of rental units in Rockford are two-bedroom units. Single-bedroom units account for 27 percent of all units, while three or more-bedrooms include 26 percent of all units.

Discussion

The Rockford Housing Authority has a large waiting list for public housing units. The Section 8 waiting list has been closed since 2006. Unmet demand (the waiting list) is a significant percentage of the current supply, with the public housing waiting list exceeding the current supply, 1,702 families on the waiting list compared to 1,597 units current in use. There is significant demand for one-, two-, and three-bedroom units.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following table provides an estimate of homeless individuals and families within several categories. These numbers are taken from the 2013 Point-in-time count. To date, Rockford has not provided a separate count of homeless individuals or families in rural areas. Estimates for the number of homeless persons each year, becoming homeless each year, number exiting homeless each year, and duration of homelessness have not been developed, as yet.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	65	41	0	0	0	0
Persons in Households with Only Children	10	15	0	0	0	0
Persons in Households with Only Adults	284	95	0	0	0	0
Chronically Homeless Individuals	121	63	0	0	0	0
Chronically Homeless Families	32	52	0	0	0	0
Veterans	32	13	0	0	0	0
Unaccompanied Child	10	0	0	0	0	0
Persons with HIV	4	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: IL-501 Rockford/Winnebago, Boone Counties CoC Point-in-Time Date: 1/23/2013

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

To be discussed in consultation with homeless service providers.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2013 Point-in-Time survey, 65 sheltered and 41 unsheltered persons were in families with at least one adult and one child. While the data do not provide any insight into the familial status of veterans, the data do show that there were 32 sheltered and 13 unsheltered veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2013 survey data do not provide details about the distribution of homeless individuals or families by race. When the 2014 data are available, these sections will be updated.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2013 Point-in-time survey did not provide details that distinguished between sheltered and unsheltered homeless individuals. It is generally assumed by service providers in Rockford that the majority of unsheltered homeless persons are unsheltered by choice, preferring to live uncontrolled by service providers. These individuals are primarily single, chronic homeless persons, many with substance and/or mental problems.

Discussion:

The results of the 2013 Point-in-time survey showed a total population of 221 persons who were in emergency shelters, 280 in transitional housing, and 287 who were unsheltered, totaling 788. Over 48

percent of the total were in families with at least one adult and one child. Thirty-four percent were considered chronic homeless, including 84 families. Almost six percent were veterans and 10 percent were victims of domestic violence.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless special needs populations include the elderly, frail elderly, persons with physical and developmental disabilities, substance abusers, persons with mental illness, and persons living with HIV/AIDS. These families and individuals are living either with families, in group facilities, or independently. They have a wide variety of needs, many of which are being met without public assistance. In some cases, where parents are caring for disabled children, the future of their independence is at risk.

Describe the characteristics of special needs populations in your community:

These populations have a broad spectrum of characteristics, similar to the population at large, but a distinguishing factor for them is an increased risk of homelessness due to the fragile nature of their existence, some relying heavily on others for their care, others living on fixed incomes and vulnerable to hardships caused by sudden demands on their resources. Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol and Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent of the total population and that of adult women at 6 percent. These percentages, when applied to Rockford, would yield a total population of alcohol abuser at 15,836 persons, using 2007-2012 ACS estimates.

Elderly are those individuals aged 62 or older. Nationally, the elderly population continues to show a strong growth pattern as a population group. The elderly live a distinctive lifestyle requiring numerous supportive services. Lifescape Community Services operates an adult day center in Rockford, providing meals, socialization, and many other services to seniors. The agency also operates a meals on wheels program and organizes senior meals programs at various locations across the county, including two in Rockford. Between 2000 and 2012, the population aged 65 years and over fell from 14.1 percent of the population to 13.8 percent. The 2012 American Community Survey put the population of Rockford's population of 62 and over at 26,052.

Persons with physical or developmental disabilities often require special facilities and care. Persons with developmental disabilities sometimes lack the capacity to care for themselves and rely on a caretaker to see to their daily needs. More often than not the caretaker is a parent. If the child outlives the parent who has provided their care all their lives, other arrangements must be made to see to their continued care. This group can include all ages, races, and ethnicities.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive service needs of these populations include:

- Group housing,
- Physical rehabilitation and medical care,
- New job training skills,
- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping and shopping, and
- Physical rehabilitative care due to injury/falls.

These needs were compiled through consultation with service providers.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Illinois HIV/AIDS/STD Monthly Surveillance Update from June 2013, there were 183 individuals living with non-AIDS HIV as of 6/30/2013 and 233 living with AIDS in Winnebago County. The 2006-2013 HIV diagnosis rate was 7.7, with an AIDS diagnosis rate of 5.0.

Discussion:

Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations with the need for public assistance. Some find needs that can only be met with help from outside their family. Some are on the verge of homelessness themselves and struggle from day to day. Some live independently, while others depend on family or caregivers to help them on a daily basis. Needs for these populations are as varied as the populations are themselves and depend on individual situations.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Replacement and renovation of existing public facilities including structural repairs, major systems, and accessibility additions to enhance accessibility by persons physically and mentally challenged or disabled.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at stakeholder focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Additional public input was received as part of the 2020 Comprehensive Plan update community engagement process and input received on city capital improvements and infrastructure needed citywide. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction's need for Public Improvements:

Replacement of sanitary sewer, water and waste water infrastructure associated with rehabilitation and reconstruction of existing units and infill and new construction of new housing units in CDBG eligible census tracts needed to make units affordable to persons at 80% or below the median income.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at stakeholder focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and

preferences into consideration. Additional public input was received as part of the 2020 Comprehensive Plan update community engagement process and input received on city capital improvements and infrastructure needed citywide. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction's need for Public Services:

After School / Child Care Services- subsidize program and care cost at after school child care centers serving low-mod income households, services are for day care, after school care while parents are working or in school for households at or below 80% of the area median income.

Financial Literacy Training, Credit Counseling and Credit Repair – services provided to assist first time home buyers with solving credit issues in order to purchase a home and financial literacy education to provide guidance for households, at or below 80% of the area median income, on credit and assistance in maintaining and establishing good credit in order to qualify for a mortgage.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at stakeholder focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Additional public input was received as part of the 2020 Comprehensive Plan update community engagement process and input received on city capital improvements and infrastructure needed citywide. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. In Rockford, the housing market has slowly rebounded from the foreclosure crisis of the last decade. With that recovery, housing prices have increased, but are still affordable with the historically low mortgage interest rates found in the current market. The following analysis looks at a variety of data from the American Community Survey, the census, the Rockford Housing Authority, and homeless service providers to provide a picture of the local market.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

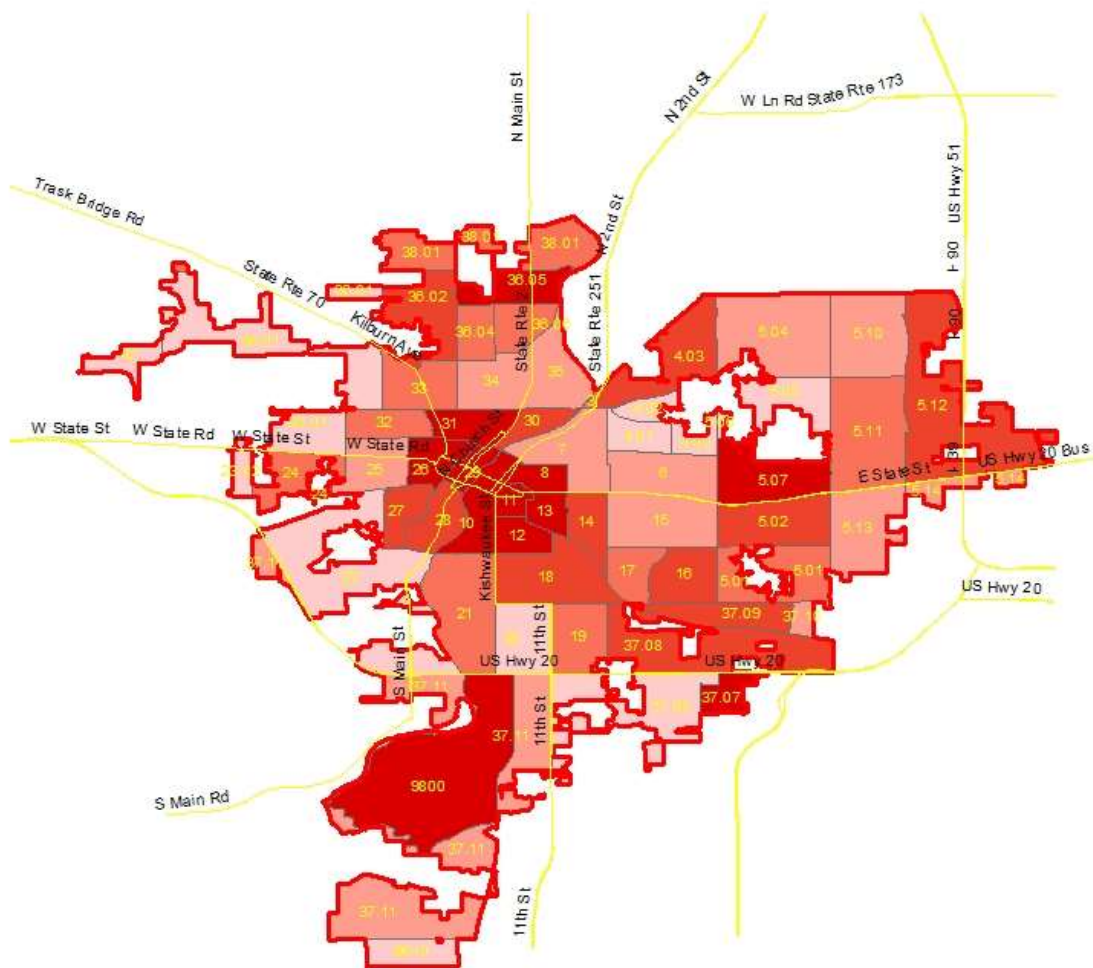
The housing stock in Rockford is heavily weighted toward single-family housing, with 61 percent of households residing in single-family detached structures. Approximately 60 percent of households are home owners, with 75 percent of owner households living in housing units with three or more bedrooms. Thirty-five percent of housing units are in multifamily development, with two to twenty or more units in the structure. With over 24,000 multifamily units serving under 24,000 renter households, renter households are adequately housed in multifamily housing units as to number, but perhaps not by number of bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	41,977	61%
1-unit, attached structure	2,364	3%
2-4 units	12,014	17%
5-19 units	7,274	11%
20 or more units	4,814	7%
Mobile Home, boat, RV, van, etc	314	0%
Total	68,757	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS



Legend

- Roads
- Rockford City Limits

Census Tracts

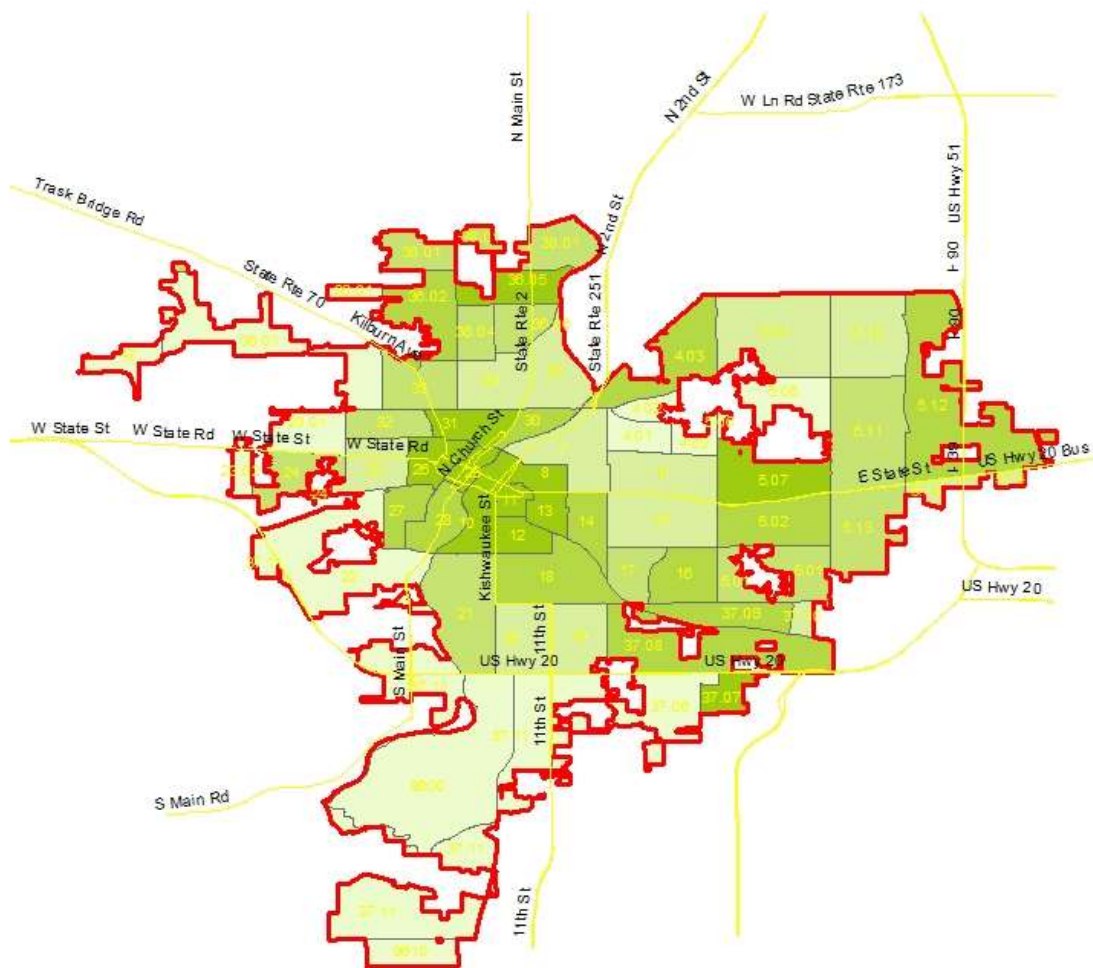
Percent Single-Family

- 0% - 45.54%
- 45.55% - 65.92%
- 65.93% - 76.27%
- 76.28% - 83.65%
- 83.66% - 99.17%



0 0.5 1 2 3 4 Miles

Percent Single-Family



Legend

- Roads
- Rockford City Limits

Census Tracts

Percent Multifamily

- 0% - 7.37%
- 7.38% - 23.22%
- 23.23% - 32.25%
- 32.26% - 52.55%
- 52.56% - 98.42%



0 0.5 1 2 3 4 Miles

Percent Multifamily

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	36	0%	394	2%
1 bedroom	618	2%	6,464	27%
2 bedrooms	8,455	23%	10,600	45%
3 or more bedrooms	27,082	75%	6,178	26%
Total	36,191	100%	23,636	100%

Table 28 – Unit Size by Tenure

Data Source: 2006-2010 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Rockford Housing Authority owns and operates 1,918 units of public housing and 340 mod-rehab units, and administers 1,806 Section 8 vouchers, most of which are tenant-based. There are over 1,100 assisted apartment units in Rockford, operating under contract with HUD. The public housing units target households with low- to moderate-incomes, though demand for units among very low-income households predominates, with average incomes among program participants below \$11,000. Units assisted through contracts with HUD target households with incomes below 80 percent of the area median income.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

An examination of HUD's multifamily housing database shows that a large number of affordable units have been lost from the inventory over the past few years. In total, 1,217 units identified in the database in Rockford have no subsidized units included in the inventory. With these units removed from the subsidized inventory in Rockford, there remains 1,103 units receiving HUD subsidies. Most of these units receive yearly Section 8 contract renewals, the rest are enrolled in Section 202 or Section 811 programs.

Does the availability of housing units meet the needs of the population?

Sixty-one percent of all households in Rockford reside in single-family detached homes. While this is often considered the ideal in terms of raising a family, the growing senior population may require a reconsideration of what is ideal with respect to housing type. In the coming years, the growing senior population may put more market pressure on smaller apartment units, particularly efficiencies and one-bedroom units, as they look to downsize from the single-family home in which they raised their

families. Future development of units designed with retirees in mind and active senior apartment communities may take on a larger presence in the housing market.

Describe the need for specific types of housing:

As shown in the Units by Tenure data, the vast majority of owner households reside in homes with three or more bedrooms (75%). By comparison, only 26 percent of renter households reside in units with three or more bedrooms. While many renter households contain single or couple households with no children, four to five percent of lower income renter households are overcrowded in smaller rental units, less than three bedrooms. There is a need for more apartment developments with larger units, particularly three or more bedrooms.

Discussion

The majority of housing units in Rockford are in single-family structures (64%). Of renter households, most (74%) live in units with two or fewer bedrooms. As the demographics of the city and state start reflecting the aging of the baby boom generation, the housing market will need to adapt to provide new housing opportunities for those seeking to downsize from their family home to smaller units, some of which might be in senior's communities where residents can participate in a variety of community activities, including meals, exercise, shopping, and entertainment. The housing stock also needs additional supplies of larger rental units, some of which may come from the baby boomers moving to smaller units. The rental stock is 26 percent larger units (three or more bedrooms) compared to 75 percent for owner occupied units.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing costs are a major portion of any households' monthly budget. In 2000, the median home value in Rockford was \$79,400. By 2010, the median value had increased by 37 percent to over \$109,000. Rental costs had similar, though somewhat lower, increases rising 26 percent from \$423 in 2000 to \$532 in 2010. In Rockford, almost 52 percent of renter households paid between \$500 and \$999 per month in rent. Just over eight percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No homes were priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	79,400	109,100	37%
Median Contract Rent	423	532	26%

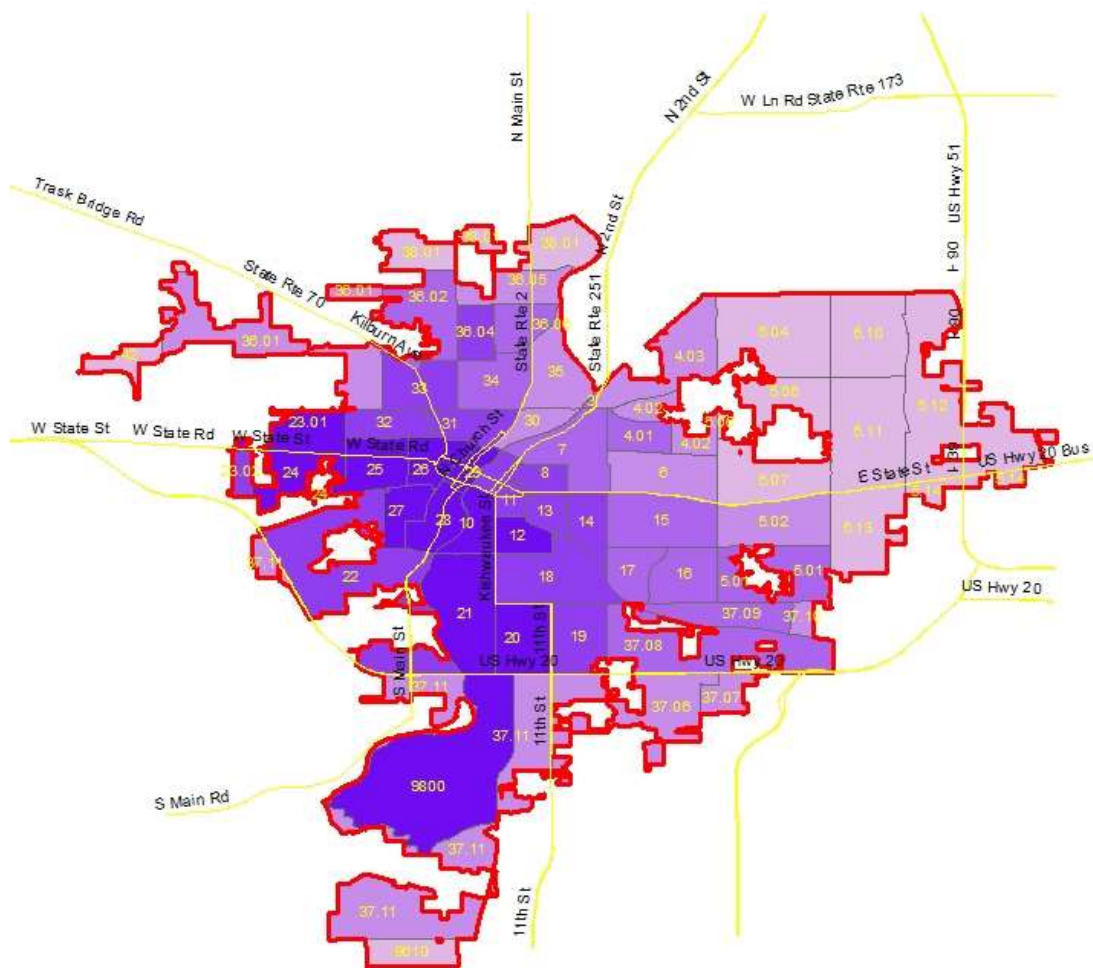
Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	10,214	43.2%
\$500-999	12,304	52.1%
\$1,000-1,499	760	3.2%
\$1,500-1,999	132	0.6%
\$2,000 or more	226	1.0%
Total	23,636	100.0%

Table 30 - Rent Paid

Data Source: 2006-2010 ACS



Legend

- Roads
- Rockford City Limits

Census Tracts

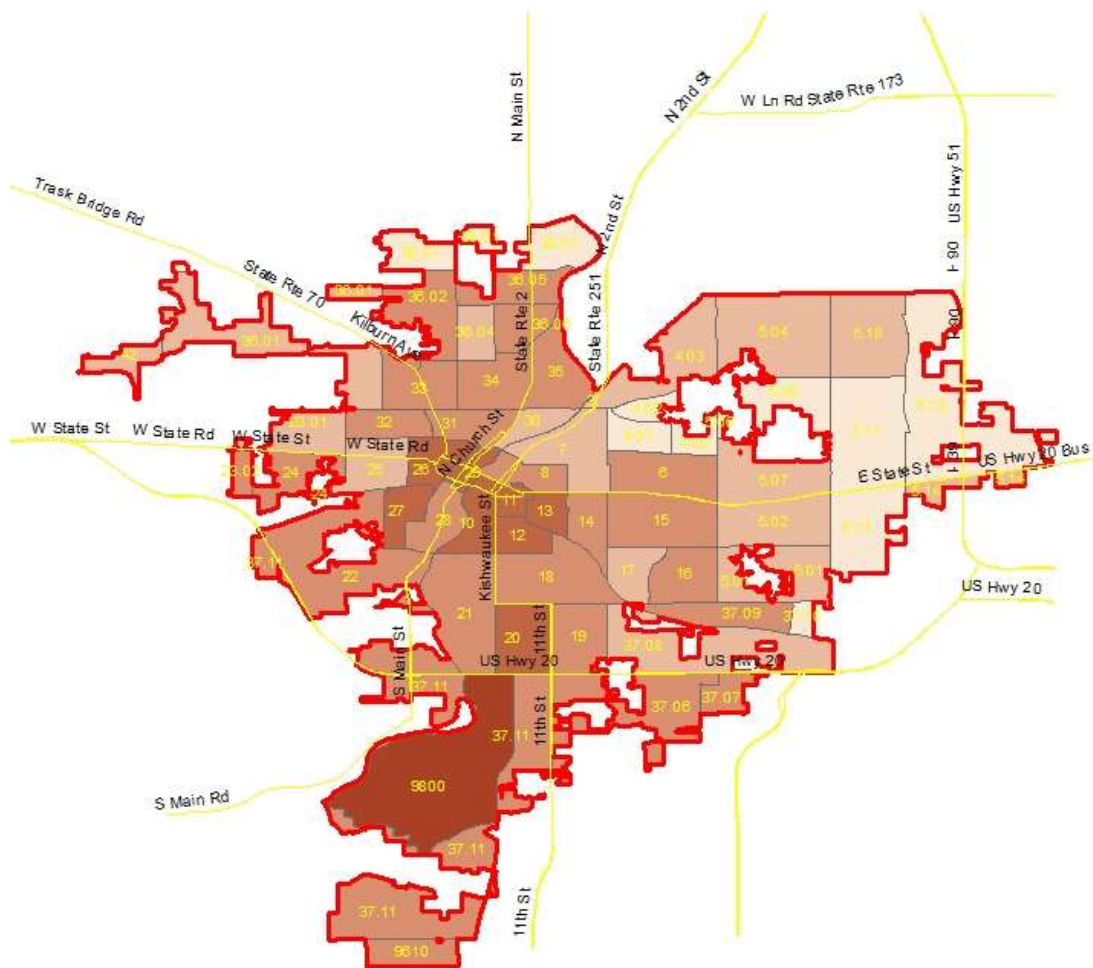
Median Value

- \$0.00 - \$67,100.00
- \$67,100.01 - \$85,100.00
- \$85,100.01 - \$121,900.00
- \$121,900.01 - \$149,200.00
- \$149,200.01 - \$186,300.00



0 0.5 1 2 3 4 Miles

Median Housing Value



Legend

- Roads
- Rockford City Limits

Census Tracts

Median Contract Rent

- \$0.00
- \$0.01 - \$476.00
- \$476.01 - \$589.00
- \$589.01 - \$736.00
- \$736.01 - \$1,137.00



0 0.5 1 2 3 4 Miles

Median Contract Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,210	No Data
50% HAMFI	8,014	3,710
80% HAMFI	17,139	10,720
100% HAMFI	No Data	15,490
Total	27,363	29,920

Table 31 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	466	533	717	978	1,111
High HOME Rent	466	533	717	978	1,111
Low HOME Rent	466	533	717	836	932

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

As would be expected, the lowest income households have the least housing stock from which to choose, clearly not enough to meet the needs of the community. With no homes priced at a level affordable to those earning below 30 percent of the area median income, rental properties are their only option. The data show that eight percent of rental units are affordable to those earning less than 30 percent of the area median income. With this limited housing stock, many households are forced to spend more of their income on housing expenses, moving up to higher priced rental housing. This creates a cost burden for those households, requiring that they spend more than 30 percent of their household income on housing expenses. In many cases it creates an extreme cost burden, requiring more than 50 percent of their income for housing. In some cases households are forced to double-up with other families, sharing housing units that were designed for only one household.

How is affordability of housing likely to change considering changes to home values and/or rents?

With a 37 percent increase in median home value, homeownership is becoming less affordable. With an improving economy, that pressure on homeownership is likely to increase as the housing market

recovers from the mortgage foreclosure situation of the recent past and home prices return to pre-2008 levels and grow even more. On the other hand, mortgage interest rates are at historic lows, which make home purchases more affordable than would have been possible in 2000 when rates were higher. The lower interest rates are, to some extent, responsible for the rise in home prices since 2000 as an individual household is able to afford a higher home price with the lower interest rate. Rents, however, rose at a slower pace, 26 percent between 2000 and 2010. Rents are less affordable than in 2000 and the demand for rental housing is most likely higher than in 2000 with former homeowners who lost their homes to foreclosure looking for rental housing instead of looking to buy.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In all cases, the High Home rents matched Fair Market rents, with only 3- and 4- bedroom Low Home rents not measuring up to Fair Market rents. Compared to the median contract rent, the Fair Market and HOME rents exceed the median rents for all unit sizes with the exception of efficiency units. However, when examined geographically, the areas with the lowest median contract rents, as reported by the 2008-2012 ACS, are those generally found in portions of the city determined to be areas with concentrations of poverty and minority populations (See Section MA-50 for a discussion of the R/ECAP measure of the concentration of poverty and minorities and maps that show where those areas are in Rockford). When taken as a group, 88.9 percent of the R/ECAP census tracts in Rockford have median contract rents that fall below the median contract rent for the city as a whole (\$562). The one tract that exceeded the city median rent was only 5.6 percent above it. Contracted with the R/ECAP tracts, only 35.3 percent of the non-R/ECAP tracts had median contract rents that exceeded the median contract rent for the whole city. The highest median contract rent in the non-R/ECAP tracts was 102 percent above the median contract rent for the whole city. While overall the rents fall in line with HOME rents, those rents that low- and very low-income households are likely to be able to afford are concentrated in areas where there are already concentrations of poverty and minority households.

Discussion

Competing factors in the housing market, rising prices and historically low mortgage interest rates, have kept homeownership affordability somewhat constant over the past decade. The mortgage market, however, created a situation through "liar" loans and adjustable rate mortgage products where large numbers of homeowners lost their homes to foreclosure. This resulted in a bubble in the supply of homes on the market and a dip in home prices, but many were unable to take advantage of the market conditions because of a tightening of mortgage requirements and the inability of many to qualify for mortgage under the more stringent rules. Rents, on the other hand, increased by 26 percent since 2000, putting pressure on lower income households looking for rental opportunities.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The condition of housing units is highly correlated to the income of the household residing within those housing units. In Rockford, 70 percent of owner-occupied housing units and 49 percent of renter-occupied housing units have no housing problems reported. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 29 percent of owner households and 48 percent of renter households have one housing problem or condition. Presumably, this one housing problem is most likely either cost burden or more than one person per room, with the later more likely for renter housing than for owner housing. Seventy-six percent of owner-occupied housing and 68 percent of renter-occupied housing was built prior to 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggest that at one time lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. Nineteen thousand units in Rockford were built before 1980 and have children present in the household. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

Definitions

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be. Substandard condition suitable for rehabilitation would be units where the home is determined to be 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,549	29%	11,257	48%
With two selected Conditions	279	1%	799	3%
With three selected Conditions	24	0%	64	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	0	0%
No selected Conditions	25,339	70%	11,516	49%
Total	36,191	100%	23,636	100%

Table 33 - Condition of Units

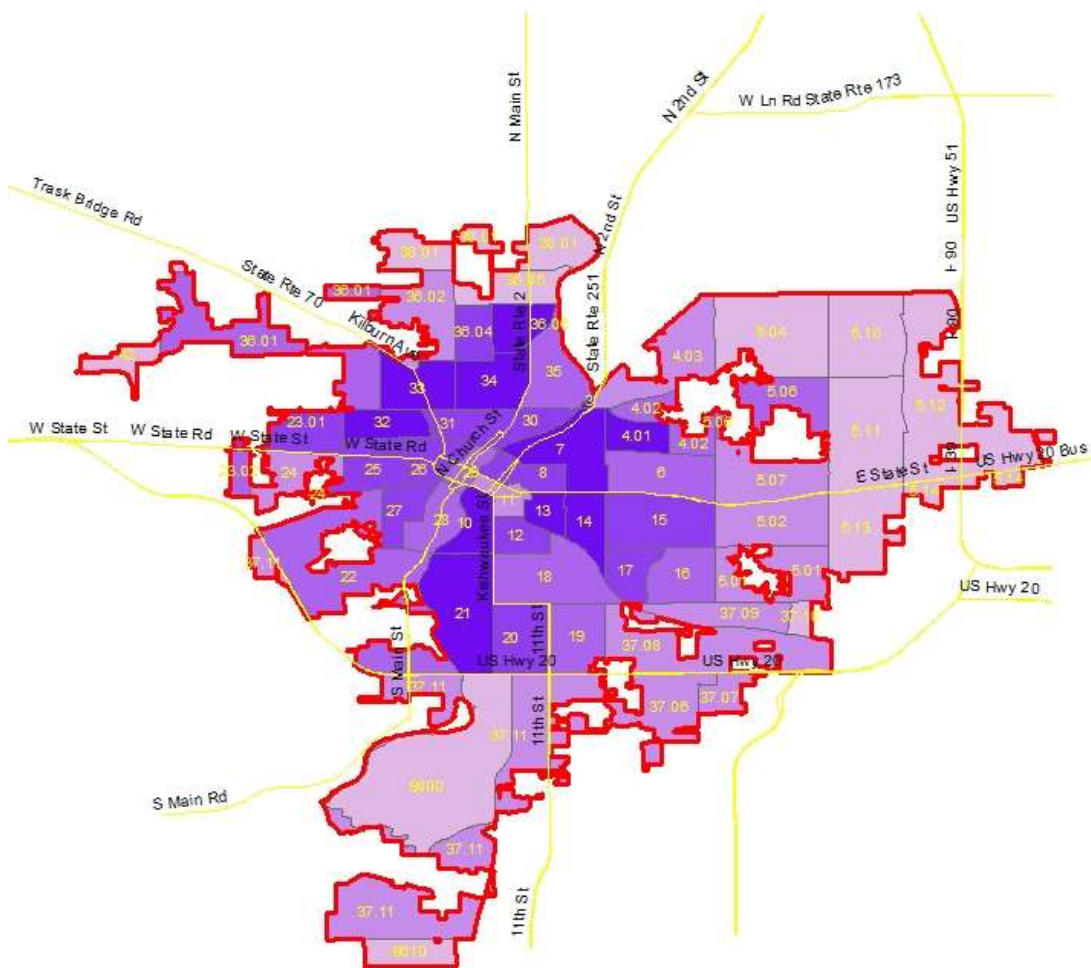
Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,510	7%	1,039	4%
1980-1999	5,881	16%	4,265	18%
1950-1979	16,791	46%	10,397	44%
Before 1950	11,009	30%	7,935	34%
Total	36,191	99%	23,636	100%

Table 34 – Year Unit Built

Data Source: 2006-2010 CHAS



Legend

- Roads
- Rockford City Limits

Census Tracts

Pre-1980 Housing Stock

- 0% - 53.69%
- 53.7% - 80.58%
- 80.59% - 91.92%
- 91.93% - 95.51%
- 95.52% - 99.63%



0 0.5 1 2 3 4 Miles

Pre-1980 Housing

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	27,800	77%	18,332	78%
Housing Units build before 1980 with children present	1,215	3%	17,785	75%

Table 35 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Seventy-six percent of the owner-occupied housing stock and 68 percent of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old, much of it many years older. As the housing stock ages, water infiltration and many other factors can cause rapid deterioration of housing units, particularly where the residents don't or can't provide needed maintenance. In some areas of Rockford, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50 percent of the area median income. In these situations it is likely that housing conditions generally throughout these areas are poor. In some areas of Rockford one can find many homes with poor external conditions which suggest equally poor internal conditions.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The data show that the number of housing units in Rockford built prior to 1980, and potentially where lead-based paint hazards might be found, include 76 percent of all owner housing and 68 percent of rental housing. Three percent of owner housing units and 75 percent of rental housing units built prior to 1980 are occupied by families with children present, a total of 19,000 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower income households. Neighborhoods that were once middle class become home to lower income groups as they age. Typically, with some exceptions, the oldest neighborhoods

found are where the poorest residents are found. As a result, it is reasonable to assume that most of the 19,000 units in Rockford built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

Discussion

There is an extensive need for rehabilitation programs in Rockford targeting the improvement of the City's oldest housing stock. These programs, which are currently ongoing through the City's CDBG and HOME funding, provide owners of owner-occupied, single-family housing and multifamily rental housing with loans and/or grants to facilitate needed repairs which have not been effected by current or previous owners. These repairs include structural and cosmetic repairs both inside the unit and on the exterior and testing for and remediation of lead-based paint hazards in older housing units.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Rockford Housing Authority operates a total of 1,918 public housing units and 1,806 vouchers, all of which are tenant-based, in their efforts to assist low-income residents of Rockford. The agency operates 13 public housing developments. Average inspection scores for the 13 housing developments range from 62 to 94, with the majority falling within the 70s and 80s.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	340	1,918	1,806	0	1,806	261	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Rockford Housing Authority administers public housing in Rockford. Currently, the Housing Authority operates 1,918 public housing units with 1,620 units in 11 developments and 298 scattered site single-family housing units. There are 1,008 one-bedroom units, 379 two-bedroom

units, 465 three-bedroom units, and 115 four-bedroom units. There are also 10 five-bedroom units and nine six-bedroom units. The Housing Authority also administers 1,806 Section 8 Vouchers. The physical condition of these units is detailed below.

Public Housing Condition

Public Housing Development	Average Inspection Score
Blackhawk Courts	72
Brewington Oaks & Jane Addams Village	69.5
Champion Park	89
Collier Garden Apartments	none
Fairgrounds Valley	62
North Main Manor	94
Olesen Plaza	76.5
Orton Keyes Courts	70
Park Terrace	84.5
Scattered Sites	76.3

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Rockford Housing Authority is working to modernize, redevelop, and deconcentrate the public housing developments in its inventory. The modernization of Orton Keyes was recently completed. Blackhawk Courts is under consideration for partial demolition and deconcentration. Brewington Oaks and Fairgrounds Valley are under consideration for redevelopment, with Fairgrounds Valley part of the Choice Neighborhood Planning Grant process. RHA continues to improve common space, security systems, and general conditions in all other developments.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

As a means to provide the greatest opportunity to PH clients, Rockford Housing Authority (RHA) addresses the needs of public housing by continuing to support the de-concentration of public housing, as well as the advancement of opportunities to improve existing public housing stock. These efforts may include, but are not limited to: the support of grant, tax credit, and financing applications; the promotion of home ownership programs and education; and the promotion of resident networks or councils under the Neighborhood Network structure; and community policing via a neighborhood officer relationship. RHA will continue to provide wait list preferences for working families, disabled families, veterans and the surviving spouses of veterans, elderly families and families displaced by natural disaster and domestic violence.

Discussion:

The Rockford Housing Authority is in the process of planning for the modernization or redevelopment of much of its existing housing stock, with an eye toward deconcentration of public housing units to offer more opportunities across the city of Rockford.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The following data are the most current count of homeless facilities in Rockford taken from HUD's report for Rockford/Winnebago, Boone Counties Continuum of Care.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	75	30	106	172	0
Households with Only Adults	131	0	229	195	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	33	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: From CoC Housing Inventory Count 2013 pending new 2014 Count results

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Homeless service providers in Rockford provide a wide range of housing and services to their clients, including shelters and transitional housing facilities, substance abuse treatment, case management, job training, clothes closets to provide clothing suitable for job interviews, food, and transportation. All depend, to some extent, on mainstream services to supplement those offered in-house. These include transportation services, dental care, legal assistance, health and mental health care, job training, and childcare. Some of these services are offered pro bono from caring professionals. Other services require some payment from the client.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Rockford is served by a wide range of organizations that address the needs of homeless individuals and families. Included are:

- American Red Cross Rock River Chapter - emergency shelter
- Rockford Rescue Mission – crisis shelter for men, crisis shelter for women and mothers with children, food and clothing, case management, medical services
- Shelter Care Ministries – emergency shelter and transitional housing for families
- MELD at Trinity House Shelter - emergency shelter and transitional housing, support groups, education and employment assistance, supplies, clothing, and assistance
- Rockford Human Services Department, Office of Homelessness Prevention and Rapid Re-Housing Program - rental assistance
- Crusader Clinic - medical and dental care, substance abuse programs, job opportunities, veterans assistance

These facilities and programs address housing and service needs of homeless individuals and families by offering beds and a variety of much needed services. Contained within this group of programs are emergency shelters, transitional and permanent housing, drug treatment programs, services for victims of domestic violence, mental health treatment, healthcare, and numerous associated services that attempt to address the continuum of needs of homeless persons.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Special needs populations in Rockford include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse problems. Considering the non-homeless special needs population, many in these populations are currently having their housing and service needs met without or with limited public assistance. Circumstances, however, are subject to change and the more the community prepares for future needs, the better it will be able to meet those needs when they occur.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The supportive housing needs of special needs populations in Rockford vary according to the population. In coming years, the needs of the elderly and frail elderly will increase as the over 65 year old population grows with the aging of the baby boom population. These needs may include nursing care facilities targeted to lower income households who cannot afford private nursing home care. Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities who previously been taken care of parents lose those caregivers to death or incapacity. With healthcare systems enabling persons with disabilities to live longer, many are now outliving their caregivers, increasing demand for group housing that provides the care this population needs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Many of the homeless shelters operate under a rapid re-housing structure for clients coming into the system, but there is no established protocol within the service provision structure in Rockford regarding returning patients from mental and physical health institutions.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Rockford works with agencies whose mission includes support for persons with special needs who are not homeless, including Lifescape Community Services. These organizations work with clients to provide for many of their needs. Some activities are eligible for support through the City's allocation of public service funding through the CDBG program when priorities and funding levels allow. The City does not currently have plans to fund these types of activities with CDBG funding in the next year.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Rockford does not currently have any plans to directly address the housing and supportive service needs of persons who are not homeless but have other special needs. The City supports the efforts of the Lifescape Community Services, which operates many programs that address the supportive service needs of seniors. Lifescape also operates several senior centers within the county, including two in Rockford, where meals are served, and operates the local Meals on Wheels program. The Northern Illinois Area Aging provides services to elderly clients. The City will be funding the RAMP program, which provides ramps for disabled persons, using CDBG funds to pay for labor and materials for the construction of ramps.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

City of Rockford and Regional Public Policy – Barriers – There is a need to enact public policies in the City of Rockford and by Regional Governments that effectively support de-concentration and neighborhood revitalization. The following summarize the need for public policy.

Policies limiting placement of public / assisted housing, LIHTC, Federally Assisted Housing, Section 8 Voucher Utilization – determine appropriate percentages/limitation - percentage of market rate housing.

Policies limiting future concentrations in opportunity areas; and Regional Housing Fair Share Policies for jurisdictions participating in regional transportation, infrastructure, economic development initiatives.

Zoning and Development Code changes – incentivized zoning/inclusionary zoning offering density bonuses to developers to build affordable housing as a component of new housing development; mandatory percentages of affordability for new housing developments or payment in lieu to Housing Trust Fund in designated Transit Oriented Development Zones.

Limitation on infrastructure improvements to areas of slow growth and redirected to areas that can assist in the de-concentration efforts.

Development of Target Area Revitalization Plan for areas currently identified as Racial and Ethnic, Public and Assisted Housing and Poverty Concentrated Areas; Targeted and coordinated use of resources from federal Entitlement Grants, RHA program funding, City General Funds and Capital Funds, City 2020 Comprehensive Plan Planning, Policies and Regulations, and private sector revitalization efforts.

Federal Policy and Funding Change Barriers – Current Fair Market Rent Limitation essentially limit many Section 8 Voucher holders to the R-ECAP areas of concentration. Flexibility in incentivizing voucher holders to utilize vouchers in non-concentrated areas and even increases in FMR's in order to afford class A and B properties are needed.

RHA Modernization Funding and Capital Replacement cost could be used to build new scattered site developments rather than modernization of existing developments in concentrated areas. According to the RHA Physical Needs Assessment Report of existing conditions, and equipment, appliances and repairs required to bring each development up to standard and maintain them through 2030 ranges from approximately \$54,000 per unit for Orton Keys, \$56,000 per unit for Fairgrounds, \$64,000 for Blackhawk Courts, and \$58,000 for Brewington A and B.

Housing Affordability and Local Funding for Affordable Housing; Proliferation and Concentration of Vacant Lots, Abandoned and Foreclosed Properties – There are large concentrations of vacant lots and abandoned and foreclosed properties throughout the city and concentrated in the CDBG eligible census

tracts. Both the cost of housing and lack of recapture of these units present a primary barrier to affordable housing. Identification of local funding through a Housing Trust Fund and development of a Land Bank and Land Acquisition Strategy are needed.

Transportation and Infrastructure – The De-Concentration Plan Identifies gaps between physical infrastructure and housing conditions of existing developments and neighborhood conditions in areas surrounding existing public housing developments and areas in R/ECAP concentrated areas. There exist gaps in both affordability and units in standard or better based on a comparison of current status and conditions with needed infrastructure improvements such as livable wages, job creation, education, job training and public transportation.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Housing preferences are fulfilled by a household's ability to meet the financial needs of owning or renting their desired housing unit. The economic health of a community has a large impact on that ability through the job market, business activity, and the households relative place in the economy determined by their level of education and employment status. The data below provide a look at where jobs and economic activity in Rockford provide employment opportunities and some descriptive consideration of education and employment levels.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	121	16	0	0	0
Arts, Entertainment, Accommodations	5,496	7,375	12	11	-1
Construction	1,564	2,001	3	3	0
Education and Health Care Services	10,229	19,743	22	29	7
Finance, Insurance, and Real Estate	2,414	3,993	5	6	1
Information	917	1,130	2	2	0
Manufacturing	9,361	12,723	21	19	-2
Other Services	2,080	3,101	5	5	0
Professional, Scientific, Management Services	2,360	2,958	5	4	-1
Public Administration	106	16	0	0	0
Retail Trade	6,181	7,888	14	12	-2
Transportation and Warehousing	2,331	3,322	5	5	0
Wholesale Trade	2,383	3,459	5	5	0
Total	45,543	67,725	--	--	--

Table 40 - Business Activity

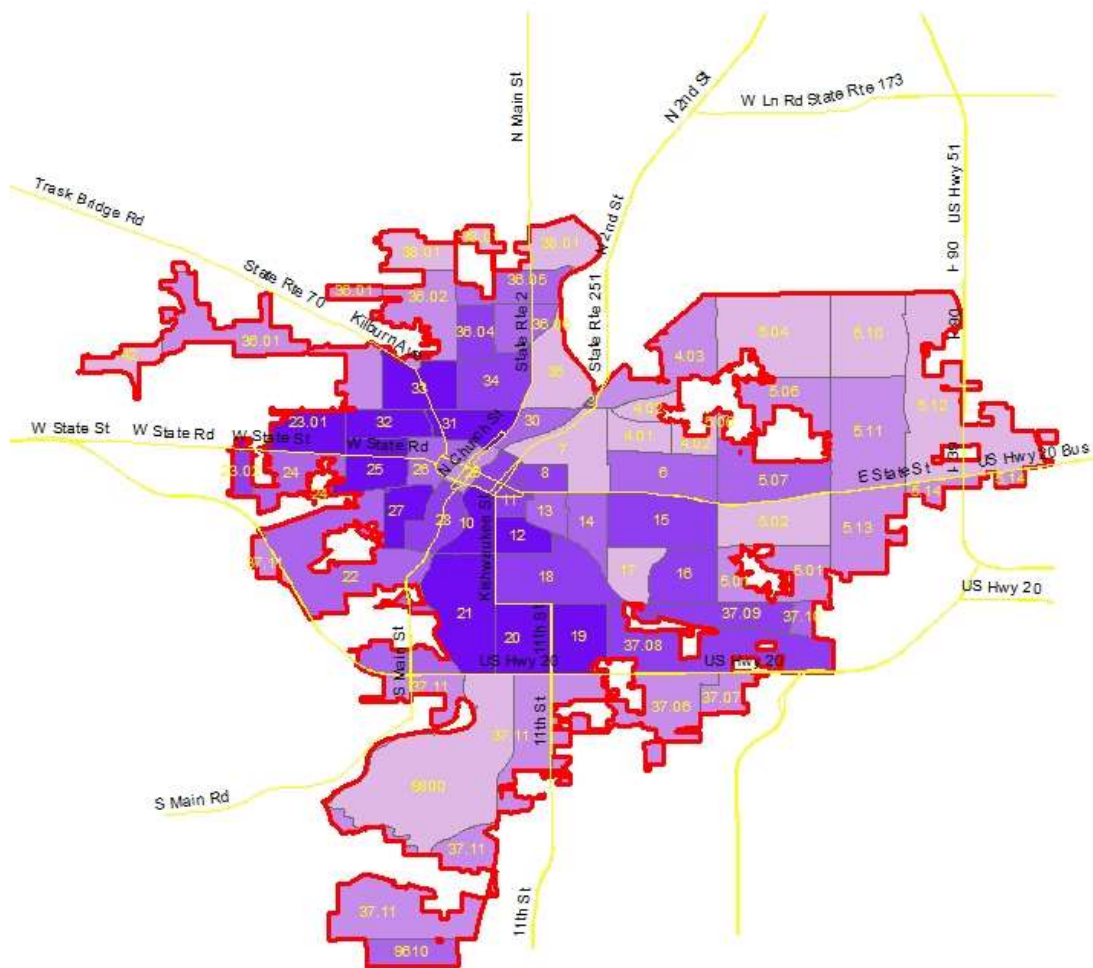
Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	72,718
Civilian Employed Population 16 years and over	64,142
Unemployment Rate	11.79
Unemployment Rate for Ages 16-24	24.74
Unemployment Rate for Ages 25-65	7.89

Table 41 - Labor Force

Data Source: 2006-2010 ACS



Legend

- Roads
- Rockford City Limits

Census Tracts

Unemployment Rate

- 0% - 5.43%
- 5.44% - 7.5%
- 7.51% - 9.46%
- 9.47% - 12.59%
- 12.6% - 19.62%



0 0.5 1 2 3 4 Miles

Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	10,816
Farming, fisheries and forestry occupations	2,479
Service	7,549
Sales and office	10,931
Construction, extraction, maintenance and repair	4,050
Production, transportation and material moving	5,409

Table 42 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	49,173	81%
30-59 Minutes	8,017	13%
60 or More Minutes	3,601	6%
Total	60,791	100%

Table 43 - Travel Time

Data Source: 2006-2010 ACS

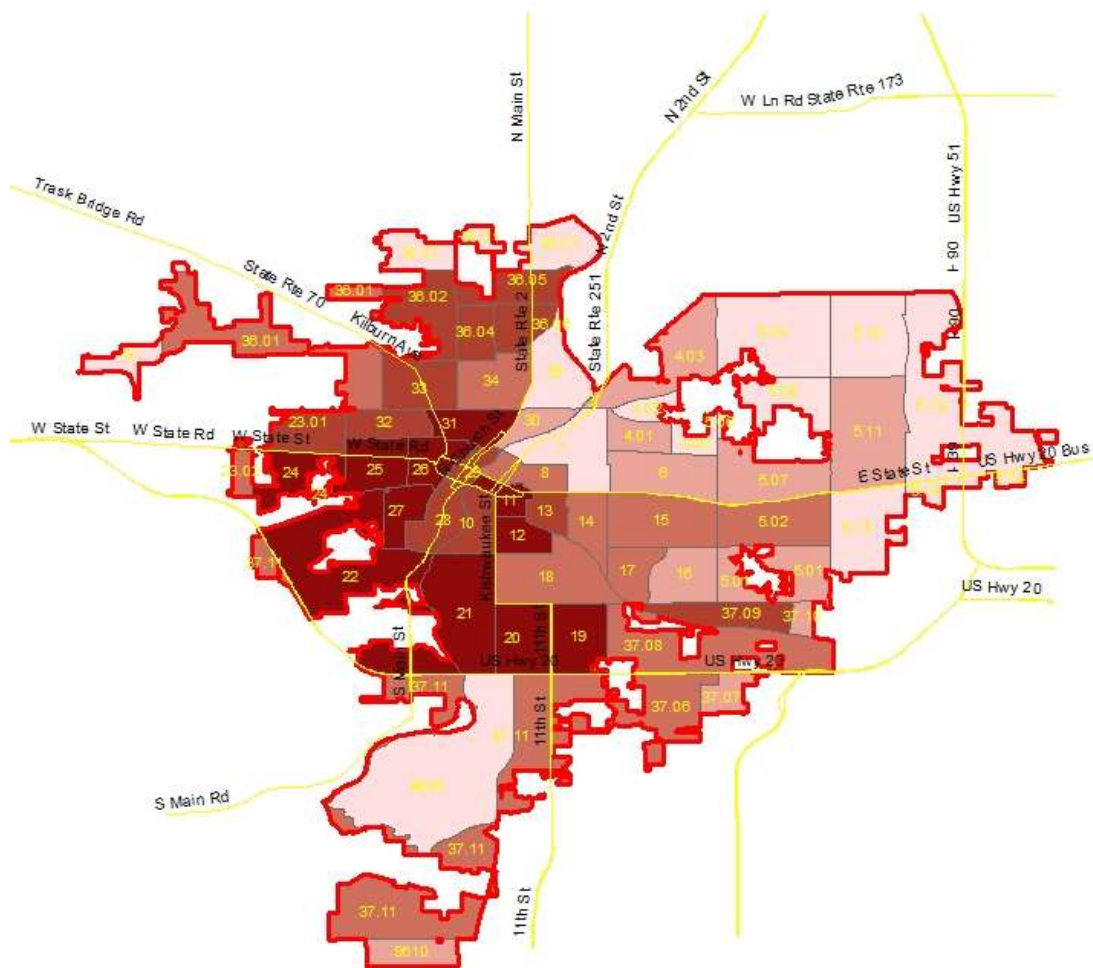
Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,847	1,470	6,663
High school graduate (includes equivalency)	16,119	2,331	6,523
Some college or Associate's degree	16,936	1,702	4,343
Bachelor's degree or higher	13,998	724	2,275

Table 44 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS



Legend

- Roads
- Rockford City Limits

Census Tracts

Less than a HS Degree

- 0% - 7.9%
- 7.91% - 12.91%
- 12.92% - 22.26%
- 22.27% - 27.91%
- 27.92% - 41.94%



0 0.5 1 2 3 4 Miles

Less than a High School Degree

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	407	791	1,907	1,897	2,731
9th to 12th grade, no diploma	3,209	3,133	2,377	3,875	3,026
High school graduate, GED, or alternative	4,936	6,902	6,056	12,015	7,791
Some college, no degree	3,815	4,046	4,362	7,896	3,449
Associate's degree	645	2,017	1,719	2,941	709
Bachelor's degree	1,135	3,582	2,645	4,825	2,022
Graduate or professional degree	26	883	1,410	3,652	1,582

Table 45 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,203
High school graduate (includes equivalency)	25,406
Some college or Associate's degree	30,643
Bachelor's degree	41,774
Graduate or professional degree	60,774

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The most active business sector in Rockford, in terms of the number of workers in the various industries, is Education and Health Care Services with 22 percent of all workers. That sector is followed by Manufacturing, Retail Trade, and Arts, Entertainment, Accommodations with 19, 14, and 12 percent respectively. Five sectors each had a five percent share of workers.

Describe the workforce and infrastructure needs of the business community:

The business community needs assistance with redevelopment activities in lower income areas, including site clearance and façade improvements.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Rockford Area Economic Development Council and their regional partners work on a variety of projects each year, including business retention, expansion and attraction; property development; workforce development; foreign trade; and entrepreneurial growth. The collective efforts reported below are the work of their region's team of professionals and elected officials attracting and retaining businesses. Their successes include:

Alco Manufacturing Corporation expanded to Machesney Park. Its new operation will occupy 110,000 sq. ft. and is expected to generate 200 new jobs. The RAEDC helped place Alco at the EIGERlab in the third quarter of 2011.

APAC (formerly NCO) created 100 new jobs in Rockford to service a new \$1 Million contract with a major regional bank.

B/E Aerospace graduated from the EIGERlab into a 38,000 sq. ft. build to suit facility. Job growth is targeted at 100 employees by year end 2012.

ComEd invested \$7.5 Million in a 34,000 sq. ft. training center creating 5 new jobs in Rockford

Dekalb Implement invested \$7 Million in a 30,000 sq. ft. John Deere center, creating 20 jobs in Rockford.

Dial Machine announced a 33,000 sq. ft. expansion, creating 18 new jobs in Rockford.

Drawing Technology added 5,000 sq. ft. and anticipates creating 3 new jobs in Rockford.

Embry-Riddle Aeronautical University has relocated its Worldwide Campus in Rockford to a new location on Walton Road with over 2,700 sf. ft.

Gunite expanded its production space by 590,000 sq. ft. with an investment of \$35 Million.

Hydropulsor (HVIT) moved its manufacturing operation from Elgin to Rockford for engineering and machine design purposes.

Ingenium Aerospace relocated to Rockford in a 25,000 sq. ft. facility and retained 15 personnel.

Kaney Aerospace invested \$30,000 in the 100,000 sq. ft. expansion of its engineering department.

Mondelez International (formerly Kraft Foods) expanded its warehouse operations investing \$7 Million in 150,000 sq. ft. of new space. This investment is expected to generate 25 new jobs.

New Breed Logistics expanded its warehouse facilities in Rockford to service aerospace and automotive companies. This \$1 Million investment in 24,000 sq. ft. is expected to generate 23 new jobs.

Prairie Street Brewhouse realized an investment by community developers of \$12.5 Million to renovate 80,000 sq. ft. for mixed-use development of offices, restaurants and condos, creating 53 new jobs in Rockford.

Rockford Orthopedic Associates is investing \$4 Million in its new Riverside Pavilion location. This 40,000 sq. ft. expansion will create 30 jobs.

Rockford Precision Machine invested \$500,000 in a 33,000 sq. ft. expansion creating 10 new jobs in Rockford.

Rockford Register Star parent company GateHouse Media located one of its two news production centers in Rockford, expecting to generate more than 60 jobs in the region.

Rothenberger invested \$1 Million in a 20,000 sq. ft. facility that will create 50 jobs.

SwedishAmerican Health System invested \$39 Million in a 63,500 sq. ft. Cancer Center, creating 25 new jobs in Rockford.

Thomason Machine Works added 37,000 sq. ft. and initially created 3 new jobs.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Generally, there is a wide range of jobs in Rockford with a variety of education and skill requirements. The industry with the most workers in Rockford is the Education and Health Care Services sector, which typically has stringent education and skill requirements for the most visible portion of the workforce, the educators, doctors, and nurses. The sector also has a large support staff with lower education and skill requirements, including maintenance workers, drivers, and many other job classifications. Rockford's second and third largest sectors are Manufacturing and Retail Trade, typically the first group calls for a skilled workforce, while the second requires a less educated, less skilled workforce. Rockford has a relatively well educated workforce, with more residents over the age of 25 having at a bachelors or graduate degree as those not having finished high school (20.7% vs. 18.3%), with another 28 percent of those over the age of 25 having some college experience and 32.7 percent having at least a high school degree.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The mission of the Northern Illinois Workforce Alliance is to create a competitive, skilled and educated workforce by providing a system for individuals to gain meaningful employment responsive to the needs of business. The Workforce Connection is a partnership of state and federally funded employment and training programs, economic development agencies and educational entities committed to providing a workforce that meets the needs of our business community, now and in the future. One the local partners in workforce development in Winnebago and Boone Counties is Rock Valley College. Information from their website is shown below.

Rock Valley College - Dislocated Worker Program (DWP)

Services are designed to meet the workforce needs of area businesses and get workers back to work as quickly as possible.

Serving the following Counties: Boone, Stephenson, and Winnebago

DWP assists employers by:

- Customizing training programs to meet industry needs
- On-the-Job training (OJT) - An incentive program to employers
- Receive up 50% of the employee wages as reimbursement for training
- The training can last up to 6 months (depending on the technical level of the job and the skills of the employee)
- Reimbursement can be received for up to 40 hours per week
- Employee may not start employment prior to the finalization of the On-the-Job agreement

DWP assists unemployed workers in overcoming such barriers as:

- Difficulty transferring skills to other occupations
- A decline in the market demand for certain skills
- Age or length of work experience
- Need for formal training or education
- Lack of jobs with earnings at a level comparable to their previous positions

By providing services such as:

- Career planning and counseling
- Job search skills and job referral
- Occupational training or On-the-Job training (OJT)

- Other supportive services

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

CEDS Vision

In 2015 the Rockford MSA will be a world-class, sustainable community with an entrepreneurial culture and a diverse economic base outperforming peer MSAs in job creation and retention, capital investment, and personal income growth. Prosperity and a high quality of life will result from investments in alternative energy, infrastructure, information technologies, quality health-care, a strong talent base, educational achievement, and enhancement of cultural and natural amenities and industries.

CEDS Goals

To make this vision a reality, the Region will pursue the following goals:

- Create a regional comprehensive economic development plan and marketing strategy emphasizing collaboration within the Rockford MSA.
- Foster efficient business development, expansion, diversification, job growth, and entrepreneurial activity throughout the region.
- Ensure the future availability of a skilled and flexible workforce prepared to meet the needs of both existing and emerging industries and technologies.
- Meet the full range of business' infrastructure needs with emphasis on transportation, utilities and communications.
- Redeploy existing underused commercial and industrial properties, and protect natural amenities and resources for economic development purposes.
- Obtain a higher quality of life by supporting and enhancing the region's sense of community identity, community health, cultural and recreational amenities, and creative industries.

Twelve Industries Targeted for 2010-2014

- Aerospace Production
- Alternative Energy
- Chemical Manufacturing

- Customer Service Centers
- Food Processing
- Healthcare
- Industrial Machine Manufacturing
- Logistics
- Metals Manufacturing
- On & Off Road Vehicle
- Professional Business Services
- Rail-Related Manufacturing

Top Priorities for Economic Wellbeing

These prioritized projects strategically fit the Region's and the EDA's (or an-other major funding source's) goals and are technically ready to implement.

- Economic Development District Organization
- Health Care
- Economic Adjustment
- Regional Sustainability Indicators
- Local Food Systems
- Entrepreneurship I
- Entrepreneurship II
- Expansion of the Ag-Tech Initiative
- Ag-Tech NUEDC Center
- Northern Stateline Regional Energy Training Initiative
- Rockford Promise

Discussion

Economic development efforts in Rockford in recent years have focused on workforce training, job development, and job retention. As shown above, there have been many successes in both job creation and job retention in Rockford. These efforts are seen in other communities in Winnebago and Boone Counties as well.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The census tracts that are identified as eligible for CDBG area benefit (median income below 80 percent of the area median income) include some of the oldest neighborhoods in the city. The housing in these neighborhoods are often in poor condition and many are in need of extensive rehabilitation or removal. These neighborhoods are also where the lowest income households in the city live, in housing stock that is in poor condition, and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase price, the lower income households pay a large portion of their income on housing expenses. In this case, concentrated would mean that a large portion of the neighborhood shows the impact of these housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Rockford Metropolitan Agency for Planning (RMAP), the City of Rockford, and Rockford Housing Authority completed a Regional Analysis of Impediments and Fair Housing Equity Assessment (RAI) and Housing De-Concentration Plan. The plans identified the need for de-concentration of areas of racial/ethnic minorities, poverty, and public and assisted housing as a high priority. The U. S. Department of HUD has defined "Areas of Concentration and Segregation (R/ECAP) – as areas or census tracts within a jurisdiction comprised of 50% or greater minority population and 3 times or more the poverty level of the MSA (35.1% for Rockford MSA) and generally lacking the basic amenities and failing to provide a quality of life expected and desired for any area within the MSA. The goal of de-concentration would be to achieve minority concentrations and poverty level less than defined above by R/ECAP and to transform these areas of concentration into "Opportunity Areas". Opportunity Areas – areas offering access to quality goods and services, exemplary schools, health care, range of housing, transportation to employment and service centers, adequate public infrastructure, utilities, and recreation. The attached Map 1.1 depicts the census tract defined as concentrated and segregated as defined by the HUD R/ECAP Calculation.

The analysis also documented the concentration of other federally assisted and subsidized housing developments and State assisted Low Income Housing Tax Credit Assisted developments (LIHTC) in R/ECAP Census Tracts. The Map 1.2 on the following page depicts the location of Public Housing Properties, LIHTC Properties, and other assisted properties (Sect. 202, 811, etc.) and Section 8 properties respectively. Based on our analysis, we have determined that a disproportionate concentration of public and assisted housing product and voucher utilization exist in minority concentrated and low income zip codes and census tracts within the Rockford City limit boundaries.

The eastern portion of the Map 1.3 shows a more even distribution of assisted properties throughout a wider area east of the river. While the western portions clearly shows a more clustering and concentrated effects for the R-ECAP census tracts west of the river. The dark brown and yellow colors on Map 1.4 show the more concentrated Section 8 Vouchers utilization areas which are also located in the West and central portion of the city. The images of these views do not show the ultimate impact that the housing assistance programs have on the city's neighborhoods west of the river in the R-ECAP Census tract, which are not only minority and poverty concentrated but have suffered years of disinvestment and neglect resulting in some of the poorest living conditions in the County.

The analysis of Section 8 Program Voucher utilization in the City of Rockford includes families and individuals enrolled in the housing choice voucher program with Rockford Housing Authority. A mapping of location of the housing choice vouchers utilization, in the City of Rockford, is shown in the attached Map 1.4. They also show a similar concentration pattern in R/ECAP Census Tracts as the public and assisted housing properties shown on an earlier map.

What are the characteristics of the market in these areas/neighborhoods?

Market characteristics for the RCAP/ECAP areas lag behind compared to Rockford as a whole especially in the areas of household income, poverty, and homeownership. The poverty rate in Rockford was 24.7 percent for all households, highest in the regional planning area. The median household income for Rockford was \$38,864, lowest of all the cities in the regional planning area. The modal income class for Whites was the \$50,000 to \$74,999 with 18.1 percent of Whites earning in this income range in Rockford. The most frequently reported income class for African-Americans in Rockford was the less than \$10,000 range with 27.3 percent of African Americans in Rockford earning in this income range. The Hispanic modal income range was \$35,000 to \$49,999 with 20 percent of Hispanic households in the range. According to the 2007-2011 ACS data, in Rockford City, the homeownership rate among Whites was 66.1 percent, 33.4 percentage points higher than African-Americans at 32.7 percent.

Rockford Housing Authority Physical Needs Assessment Report reveals the highest concentration of public and assisted housing and Section 8 Voucher Utilization I RCAP/ECAP census tracts. Table 1 on page 95 shows that almost 62.5 percent of the public housing units in four developments are currently located in designated high poverty and minority concentrated census tracts. These R/ECAP census tracts are identified as having a poverty rate above 40% of the area, and with a minority concentration population of greater than 50%. According to the 2007 – 20011 American Community Survey (ACS) people who live in “extreme poverty” census tracts, where the poverty rate exceeded 40 percent are faced with many social related difficulties in overcoming a poverty status. Neighborhoods of extreme poverty differ dramatically across multiple factors, including the economic health and vitality of the broader metropolitan economy. The concentration of poverty also has a consistent negative effect on the residents of the community.

The RHA physical needs assessment report is the long range capital improvement plan for facilities that RHA uses in determining its projected cost to keep each development in an acceptable standard of

operation. The physical needs assessment is based on the estimated dollar value necessary until FY 2030, to replace or repair existing items that have reached their normal life cycle, i.e. air conditioning units, refrigerators, and major repairs to existing structures.

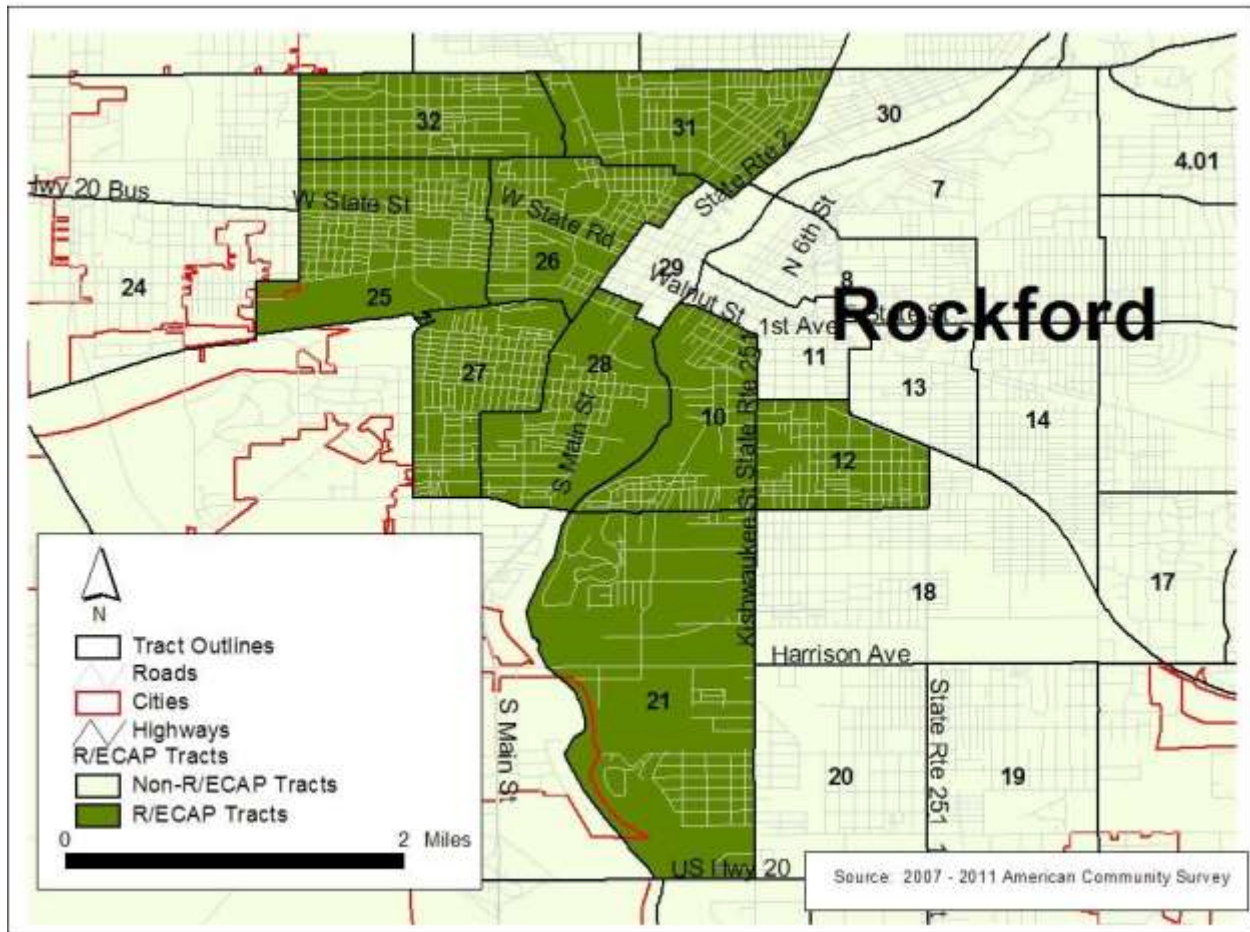
Another important factor to compare is the total amount of funds that will be expended by the RHA, during the next twenty years, to maintain these current properties located in poverty and minority concentrated areas of the city. According to the RHA Physical Needs Assessment Report of existing conditions, and equipment, appliances and repairs required to bring each development up to standard and maintain them through 2030 ranges from approximately \$54,000 per unit for Orton Keys, \$56,000 per unit for Fairgrounds, \$64,000 for Blackhawk Courts, and \$58,000 for Brewington A and B.

Are there any community assets in these areas/neighborhoods?

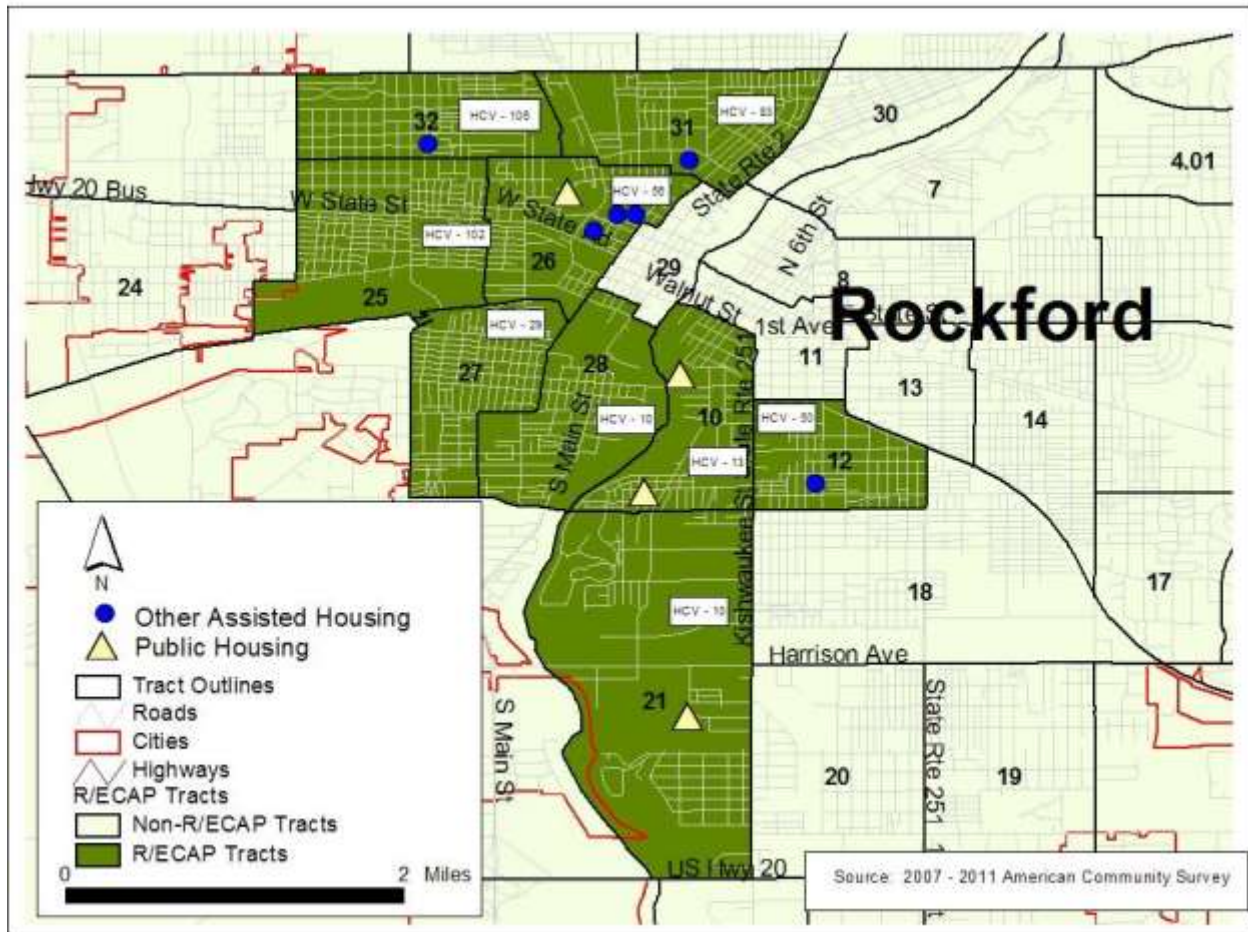
These areas do have community assets, including community centers, parks, and other public facilities. Much of the public housing operated by the Rockford Housing Authority is also located within these neighborhoods.

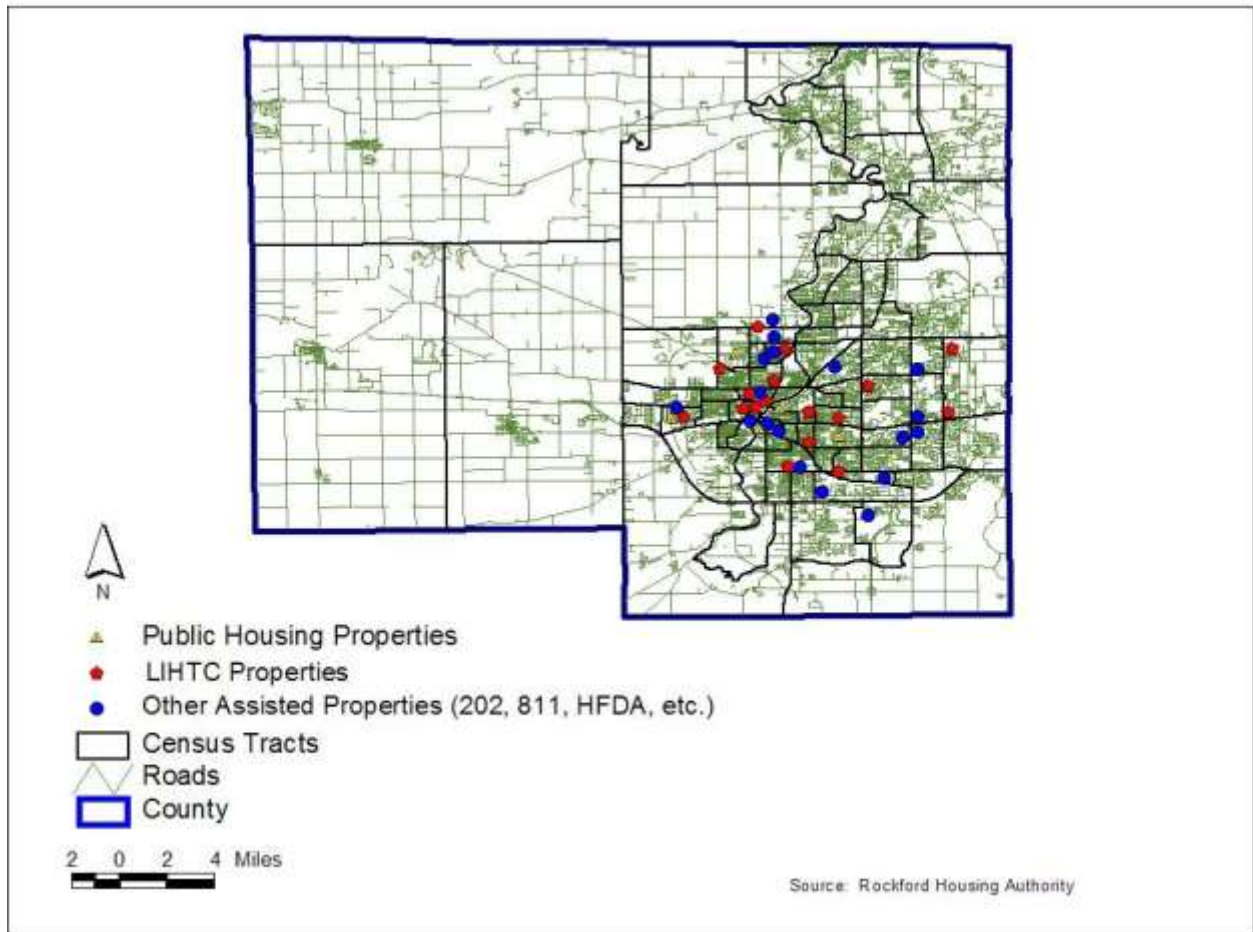
Are there other strategic opportunities in any of these areas?

In neighborhoods where many homes have been removed, there may be opportunities for development of new housing units. In areas where brownfield issues are not a concern, private and non-profit developers can find appropriate redevelopment sites to provide homes for a range of household incomes, including lower and upper income households. These efforts would aid in sustainability efforts, bringing more people into the neighborhoods and improving the housing stock available in the market.

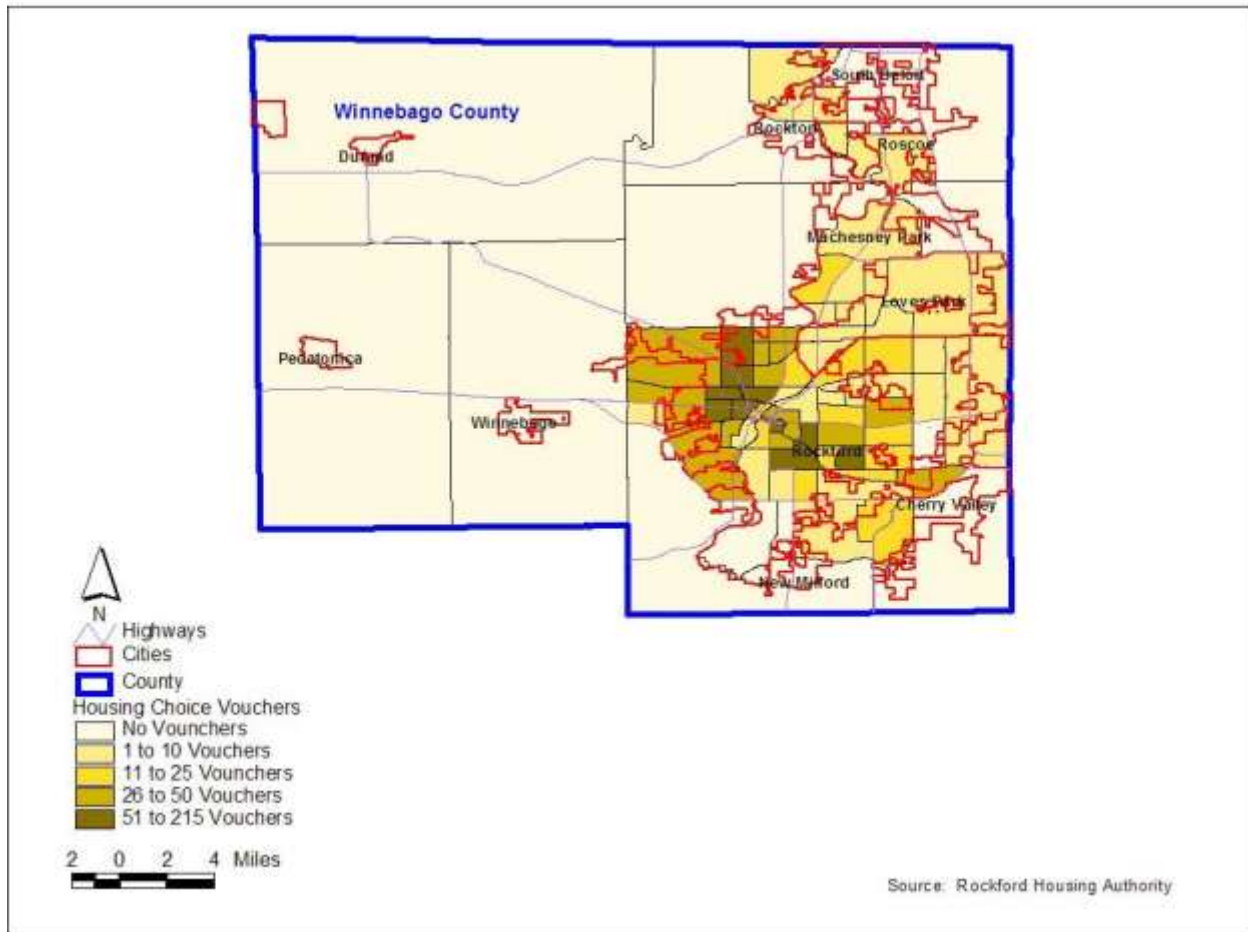


Map 1.1 HUD R/ECAP Calculations of Minority and Poverty Concentrations





Map 1.3 Public and Assisted Housing Concentrations in Rockford

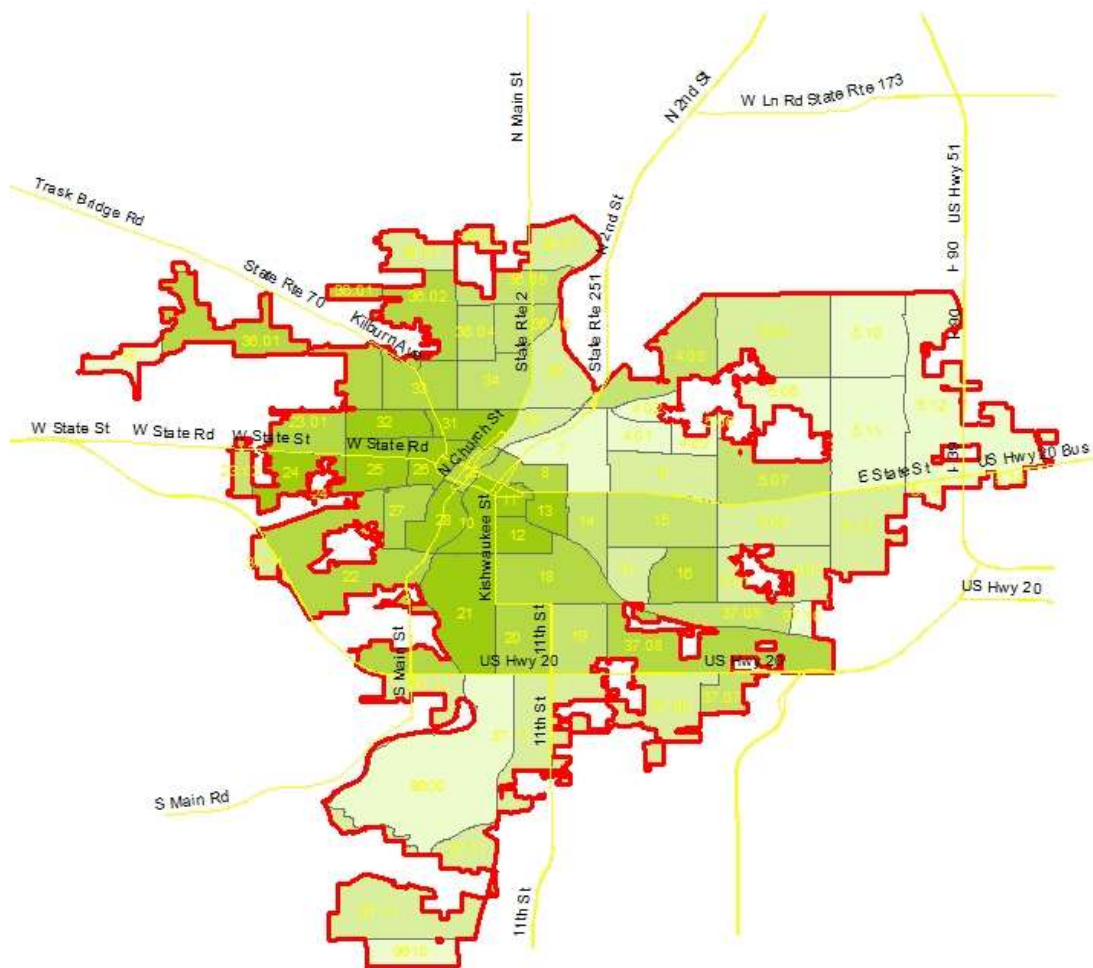


Map 1.4 Section 8 Voucher Concentrations in Rockford

Property	No. of Units	Physical Needs	% of Units
In R/ECAP			
Fairgrounds Valley	210	\$11,800,000	
Orton Keyes	175	\$9,448,000	
Blackhawk Courts	196	\$23,600,000	
Brewington A/B	418	\$24,000,000	
Jane Addams	38	n/a	
Subtotal	1,037	\$57,758,000	62.5%
Non-R/ECAP			
North Main Manor	187	\$3,900,000	
Olesen Plaza	151	\$6,820,000	
Park Terrace	183	6,800,000	
Buckbee	43	\$1,300,000	
Midvale	30	\$1,060,000	
Summit Green	27	\$926,000	
Subtotal	621	\$20,806,000	37.5%

Total	1,658	\$78,564,000	100.0%
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Table 47 - Table 1: Public Housing Units in Severe Poverty (R/ECAP) Areas



Legend

- Roads
- Rockford City Limits

Census Tracts

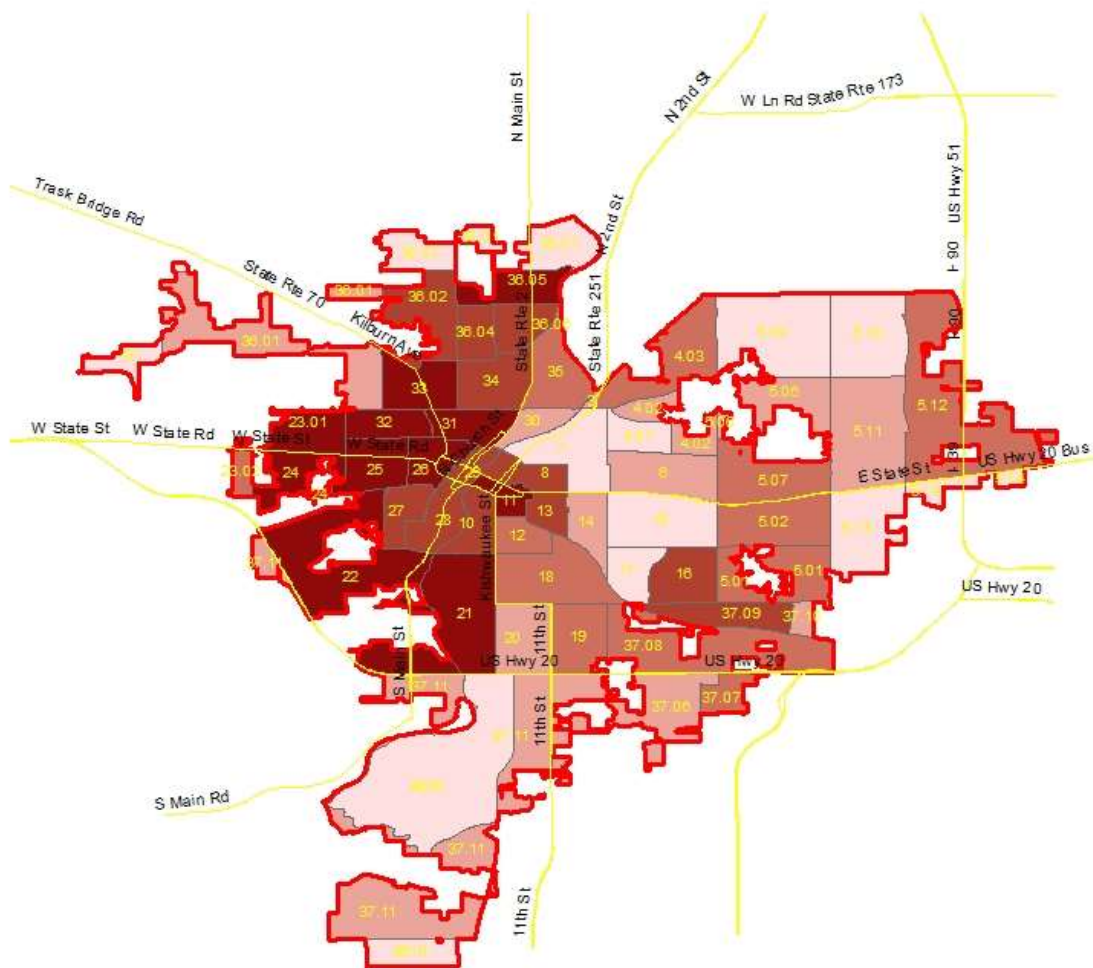
Poverty Rate

- 0% - 6.15%
- 6.16% - 14.01%
- 14.02% - 23.27%
- 23.28% - 39.41%
- 39.42% - 69.32%



0 0.5 1 2 3 4 Miles

Poverty Rate



Legend

- Roads
- Rockford City Limits

Census Tracts

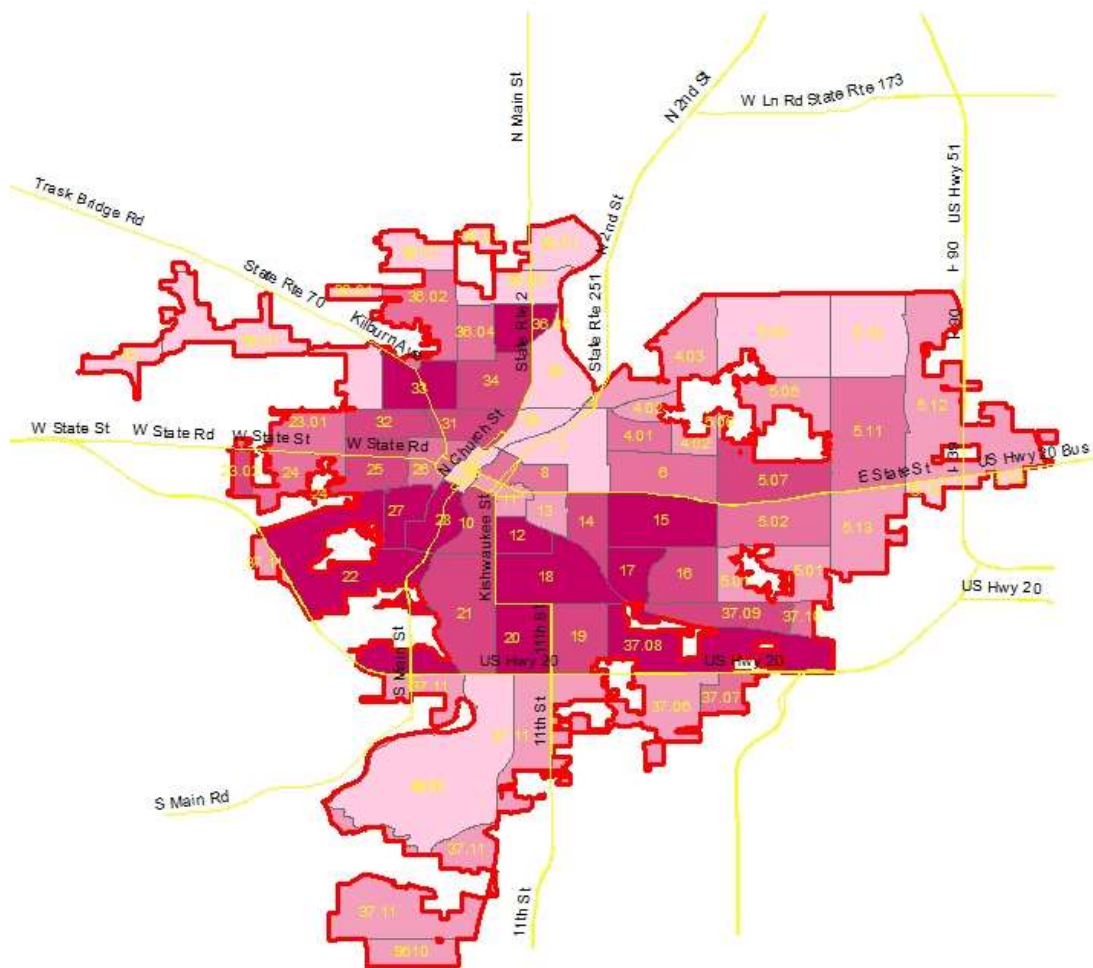
Percent African-American

- 0% - 4.37%
- 4.38% - 9.43%
- 9.44% - 16.33%
- 16.34% - 29.26%
- 29.27% - 70.13%



0 0.5 1 2 3 4 Miles

Percent African-American



Legend

- Roads
- Rockford City Limits

Census Tracts

Percent Hispanic

- 0% - 4.88%
- 4.89% - 10.91%
- 10.92% - 14%
- 14.01% - 22.38%
- 22.39% - 62.17%



0 0.5 1 2 3 4 Miles

Percent Hispanic

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out the direction the City intends to take is the distribution of the Community Development Block Grant, HOME, and Emergency Solutions Grant funding for the next five years. The priorities listed were determined through consultation with service providers and consideration of a community survey that was conducted in the development of the Consolidated Plan. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit). Other programs are directed toward particular areas within Rockford where the median incomes of the census tracts involved are below 80 percent of the area median income (area benefit). The City's goals and objectives are listed below and summarized in Section SP-45.

Five Year Strategic Plan – 2015 - 2019 Consolidated Plan

Homelessness

Goal: Facilitate an expansion of housing and supportive services offered to homeless families and individuals in Rockford over a five year period.

Objective 1: Continue to collaborate with homeless providers to supply a continuum of services.

Strategy 1.1: Support and encourage non-profit participation in a Homeless Management Information System (HMIS).

Performance Goal: Provide support to agencies / service providers for collection of client data and development of the continuum of care. Assist annually in the Point in Time Homeless Count and development of the Continuum of Care Report. Provide assistance to one COC organization each annual plan year.

Objective 2: Support services aimed at the homeless prevention and elimination of homelessness and Rapid Re-housing.

Strategy 2.1: Provide ESG funds to avert eviction and/or utility disconnection, as well as pay deposits and rent and to provide for rapid rehousing of those persons becoming homeless.

Performance Goal: Assist 1 Agency each annual plan year.

Strategy 2.2: Provide ESG funds for Essential Services and Street Outreach to persons currently homeless or at risk of becoming homeless.

Performance Goal: Assist 1 Agency each annual plan year.

Strategy 2.3: Provide ESG funds for operations and rehabilitation of emergency shelters that provide shelter for homeless persons and families and persons and families at risk of becoming homeless.

Performance Goal: Assist 1 Agency each annual plan year.

Other Special Needs

Goal: Evaluate upcoming needs related to the non-homeless special needs populations.

Strategies:

1. Provide funding for public services including childcare, afterschool care and programming, youth and children services, senior services, special needs services, workforce training, housing counseling, and health services.
2. Expand access to healthcare to include dental and vision care; substance abuse treatment and other services.

Affordable Housing

The following goals, objectives, and strategies were designed to address issues of housing availability and affordability.

Goal: Improve the condition and availability of affordable housing over a five-year period.

Objective 1: Improve the condition of housing for low-income homeowners.

Strategy 1.1: Provide major and minor rehabilitation and reconstruction funding to homeowners with repair needs in designated Focus Areas. Provide Infrastructure Improvements/ Homeowner Rehabilitation Funding to provide utility reconnections and infrastructure upgrades to existing homeowners in the Haskell Street Focus Area.

Performance Goal: Assist 7 units with major rehabilitation/reconstruction and utility reconnections and an additional four units in the following years.

Strategy 1.2: Provide Housing Rehabilitation Assistance funding to homeowners with urgent repair needs in conjunction with the Illinois Housing Development Trust Fund Grant. Provide Homeowner Rehabilitation Funding to provide homebuyer and rehabilitation assistance.

Performance Goal: Assist 20 units with acquisition and major rehabilitation/reconstruction for FY2015 and 10 units annually for each annual plan year if future funding is available.

Objective 2: Increase the viability for potential homeownership and rental housing opportunities.

Strategy 2.1: Provide funding to CHDO organization for operating funds and development fees to develop affordable housing for low-moderate income homeownership and rental housing.

Performance Goal: Support 1 CHDO organization annually for each annual plan years.

Strategy 2.2: Provide funding to development and rehabilitation of affordable housing for low-moderate income homeownership and rental housing.

Performance Goal: Develop or rehabilitate 22 the first year and 98 over the five years of the Strategic Plan (Affordable Housing Projects).

Objective 3: Increase accessibility for persons physically challenged and persons with disabilities to owner occupied and rental housing.

Strategy 3.1: Provide funding to provide ramps for persons physically challenged and persons with disabilities to access housing for low-moderate income homeowners and renters.

Performance Goal: Support 4 units to be assisted annually for each annual plan year.

Non-Housing Community Development

Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.

Objective 1: Removal of slum and blighted conditions to create marketable sites for new housing development and improve the physical condition and comply code violations for existing housing.

Strategy 1.1: Demolition and Property clearance of slum and blighted conditions.

Performance Goal: 30 units to be demolished each annual plan year.

Strategy 1.2: Code Enforcement salaries and overhead associated with the enforcement of state and local codes within CDBG eligible areas.

Performance Goal: Address 3,455 code violations/units inspected each annual plan year.

Objective 2: Address community needs through community-based public service programs.

Strategy 2.1: Provide funding to non-profit and government organizations to deliver after school care and programming and childcare services to youth and children.

Performance Goal: Serve 240 persons each annual plan year to support a program for after school and childcare.

Strategy 2.2: Provide funding to non-profit organizations to deliver services to seniors.

Performance Goal: No funding in first annual plan year. Additional funding to be allocated annually if funds are available for the remaining annual plan years.

Objective 3: Expand business opportunities by supporting economic development services and providing economic development assistance.

Strategy 3.1: Economic Development Services - Provide for direct program delivery costs for economic development activities.

Performance Goal: Manage program each year.

Strategy 3.2: Self-Employment Training - CDBG funds allocated to provide economic development self-employment training to assisting owners, businesses, contractors and entities participating in or seeking funding to participate in eligible projects.

Performance Goal: Support 1 project annually for each annual plan year serving 24 people per year or 120 for five years.

Strategy 3.3: Section 108 Loan Debt Service - CDBG funds allocated to provide funds for stand-by cash infusion to support debt service payments for a South Main Street grocery store (year 8 of 16 years).

Performance Goal: Support 1 project annually for the each annual plan year.

Strategy 3.4: Rehabilitation and Development Assistance - CDBG funds allocated to provide assistance to Commercial and Industrial businesses or developers making investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners.

Performance Goal: Support 3 businesses or projects in the first year and an additional 2 per year thereafter.

Non-Housing Community Development (cont.)

Strategy 3.5: Façade Improvement Assistance Program - CDBG funds allocated to provide assistance to Commercial and Industrial businesses or developers making façade improvement investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners.

Performance Goal: Support 3 businesses or projects annually for each annual plan year.

Objective 4: Create marketable sites for new business development.

Strategy 3.6: Section 108 Loan - The City of Rockford is eligible to make application to HUD for five times the current CDBG entitlement for application of Section 108 Loan Guarantee funds. Section 108 funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties. The loan funds will create jobs for low and moderate income persons, provide services to a low income area, and/or eliminate conditions of blight.

Performance Goal: Retain/create 211 FTE jobs and assist 3 businesses.

Strategy 4.1: Property clearance of slum and blighted conditions and site improvements and amenities such as signage, parking, lighting, security and other infrastructures for select sites for commercial development and expansion.

Performance Goal: Funding not available for the 1st Annual Plan Year. Provide commercial technical assistance program funding to businesses as funds become available.

Objective 5: Expand Small Business Technical Assistance Programs and access to financing.

Strategy 5.1: Provide funding for Business Assistance Centers and Business Incubators to provide technical assistance to small businesses with business planning, branding, marketing, and expansion.

Performance Goal: Funding not available for the 1st Annual Plan Year. Provide commercial technical assistance program funding to businesses as funds become available.

Strategy 5.2: Partner with local lending institutions to create credit enhancement tools such as a loan loss reserve fund, interest rate buy downs, and loan guaranties to promote business opportunities in inner-city neighborhoods.

Performance Goal: Funding not available for the 1st Annual Plan Year. Provide commercial technical assistance program funding to businesses as funds become available.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	City Wide
	Area Type:	Non-targeted for Low-Mod Individual Benefit and Administration
	Other Target Area Description:	Non-targeted for Low-Mod Individual Benefit and Administration
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	CDBG Eligible Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Investments will be allocated according to responses to programmatic opportunities and client response to funding availability. Rehab programs may be targeted to the local target areas or as individual benefit to low-income households. Public services, likewise, may be offered in low-income areas or generally to all qualified residents.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Code Enforcement
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	Non-Housing Community Development Objective 1.2
	Description	Evaluate of property code compliance in CDBG area benefit eligible neighborhoods.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
2	Priority Need Name	Demolition
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration CDBG Eligible Areas

	Associated Goals	Non-Housing Community Development Objective 1.1
	Description	Removal of substandard housing units in CDBG area benefit eligible neighborhoods.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
3	Priority Need Name	Planning for R-ECAP De-Concentration Areas
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Revitalization planning activities for R-ECAP de-concentration in neighborhoods and commercial corridors.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
4	Priority Need Name	Public Infrastructure (streets, sidewalks, etc.)
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development

	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	Affordable Housing Objective 1.1
	Description	Repair of public infrastructure in the CDBG area benefit eligible neighborhoods.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
5	Priority Need Name	Street Improvements, Signage, Lighting
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	
	Description	Improvements to public streets, including improved signage and lighting in CDBG area benefit eligible neighborhoods.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
6	Priority Need Name	Major Home Improvement
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Affordable Housing Objective 1.1 Affordable Housing Objective 1.2 Affordable Housing Objective 2.2
	Description	Rehabilitation of housing units for low-income households.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
7	Priority Need Name	Minor Home Improvements
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Minor home repairs for low-income households.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
8	Priority Need Name	Affordable Housing Development/Owner and Rental
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Affordable Housing Objective 1.2 Affordable Housing Objective 2.1 Affordable Housing Objective 2.2
	Description	New affordable housing development for low-income households for home ownership and for rental.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
9	Priority Need Name	Rehab/Replace Housing in R-ECAP Areas
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Rehabilitation and replacement of public and assisted housing and private housing in R-ECAP de-concentration areas.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
10	Priority Need Name	Land Bank/Housing Trust Fund

	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Consolidate vacant and abandoned properties into a land bank or housing trust fund.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
11	Priority Need Name	Homeownership Assistance
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Provide downpayment/closing cost assistance for income eligible households looking to buy a home.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
12	Priority Need Name	Rent Subsidies

	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Provide rent subsidies to households experiencing financial stress to lessen risk of homelessness.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
13	Priority Need Name	Rent Subsidies - R-ECAP De-concentration
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Provide rental subsidies for rental housing and Section 8 Vouchers FMR that aid in R-ECAP de-concentration.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.

14	Priority Need Name	Transportation Vouchers/Subsidies
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	
	Description	Provide transportation vouchers or subsidies in an effort to aid in R-ECAP de-concentration.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
15	Priority Need Name	Emergency Assistance
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Provide emergency assistance with mortgage payments, rent, or utilities for households experiencing financial difficulties to help prevent foreclosure or eviction.

	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
16	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Affordable Housing Objective 1.2
	Description	Provide additional opportunities for affordable housing development.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
17	Priority Need Name	Affordable Housing for Seniors/Disabled
	Priority Level	High
	Population	Extremely Low Low Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Affordable Housing Objective 3.1

	Description	Provide additional opportunities for the development of affordable housing for seniors and persons with disabilities.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
18	Priority Need Name	Job Training/Workforce Readiness
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Non-Housing Community Development Objective 3.2
	Description	Support programs that provide assistance with employment, including job training and workforce readiness.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
19	Priority Need Name	Technical Assistance to Small Business/Incubators
	Priority Level	High
	Population	Extremely Low Low Non-housing Community Development
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration

	Associated Goals	Non-Housing Community Development Objective 3.1 Non-Housing Community Development Objective 3.2 Non-Housing Community Development Objective 3.3 Non-Housing Community Development Objective 3.4 Non-Housing Community Development Objective 5.1 Non-Housing Community Development Objective 5.2
	Description	Support programs that provide technical assistance to small businesses, including business incubators.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
20	Priority Need Name	Commercial Corridor Revitalization, Incentives
	Priority Level	High
	Population	Extremely Low Low Non-housing Community Development
	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	Non-Housing Community Development Objective 3.1 Non-Housing Community Development Objective 3.3 Non-Housing Community Development Objective 3.4 Non-Housing Community Development Objective 3.5 Non-Housing Community Development Objective 4.1
	Description	Support commercial corridor revitalization efforts through financial incentives.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
21	Priority Need Name	Parks and Recreation
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	
	Description	Provide support to improvements to parks and recreation facilities in CDBG area benefit eligible neighborhoods.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
22	Priority Need Name	Youth Centers
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children
	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	
	Description	Provide support for improvements to youth centers that serve low-income youth.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
23	Priority Need Name	Senior Centers
	Priority Level	High

	Population	Extremely Low Low Elderly Elderly Frail Elderly
	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	
	Description	Provide support to senior centers in CDBG area benefit eligible neighborhoods.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
24	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Support fair housing enforcement and education efforts.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
25	Priority Need Name	Crime Prevention
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	
	Description	Support crime prevention programs.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
26	Priority Need Name	Youth Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	CDBG Eligible Areas
	Associated Goals	Non-Housing Community Development Objective 2.1
	Description	Support programs that provide services to youth.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
27	Priority Need Name	Senior Services
	Priority Level	High

	Population	Extremely Low Low Elderly Elderly Frail Elderly
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Non-Housing Community Development Objective 2.2
	Description	Support programs that provide services to seniors.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
28	Priority Need Name	Transportation Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Support programs that provide transportation services to low-income individuals.

	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
29	Priority Need Name	Child Care Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Non-Housing Community Development Objective 2.1
	Description	Support programs that provide child care services, including day care and after school care.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
30	Priority Need Name	Health Services (Medical and Dental)
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Support programs that provide health care services to low-income individuals and families, including medical and dental care.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
31	Priority Need Name	Domestic Violence and Child Abuse Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Public Housing Residents Victims of Domestic Violence Victims of Domestic Violence

	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Support programs that provide services related to domestic violence and child abuse, including prevention services and counseling.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
32	Priority Need Name	Emergency Shelter Operations/Essential Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Homeless Objective 2.2
	Description	Provide assistance to emergency shelters for operations and for essential services.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
	33	
	Priority Need Name	Homeless Prevention

	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Individuals Families with Children Mentally Ill veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Homeless Objective 2.2
	Description	Support programs that attempt to prevent homelessness.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
34	Priority Need Name	Rapid Re-Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Homeless Objective 2.1 Homeless Objective 2.2
	Description	Support programs that work to rapidly re-house individuals and families that become homeless.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
35	Priority Need Name	HMIS
	Priority Level	High
	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Homeless Objective 1.1
	Description	Provide support to organizations with respect to their participation in the Homeless Management Information System (HMIS).
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
36	Priority Need Name	Emergency Shelter - Facilities
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	Homeless Objective 2.3
	Description	Provide support to the development of or improvements to emergency shelter facilities.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
37	Priority Need Name	Transitional Housing Facilities
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration
	Associated Goals	
	Description	Provide support for the development of or improvements to transitional housing facilities.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.
38	Priority Need Name	Creation and Retention of Jobs
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration

	Associated Goals	Non-Housing Community Development Objective 3.1 Non-Housing Community Development Objective 3.2 Non-Housing Community Development Objective 3.3 Non-Housing Community Development Objective 3.4 Non-Housing Community Development Objective 3.5 Non-Housing Community Development Objective 4.1 Non-Housing Community Development Objective 3.6
	Description	The City of Rockford is eligible to make application to HUD for up to 5 times the current CDBG entitlement funds for application of Section 108 loans. Section 108 funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties. The loan funds will create jobs for low and moderate income persons, provide services to a low income area, and/or eliminate conditions of blight.
	Basis for Relative Priority	Priorities were determined through an evaluation of the community survey and public participation process.

Narrative (Optional)

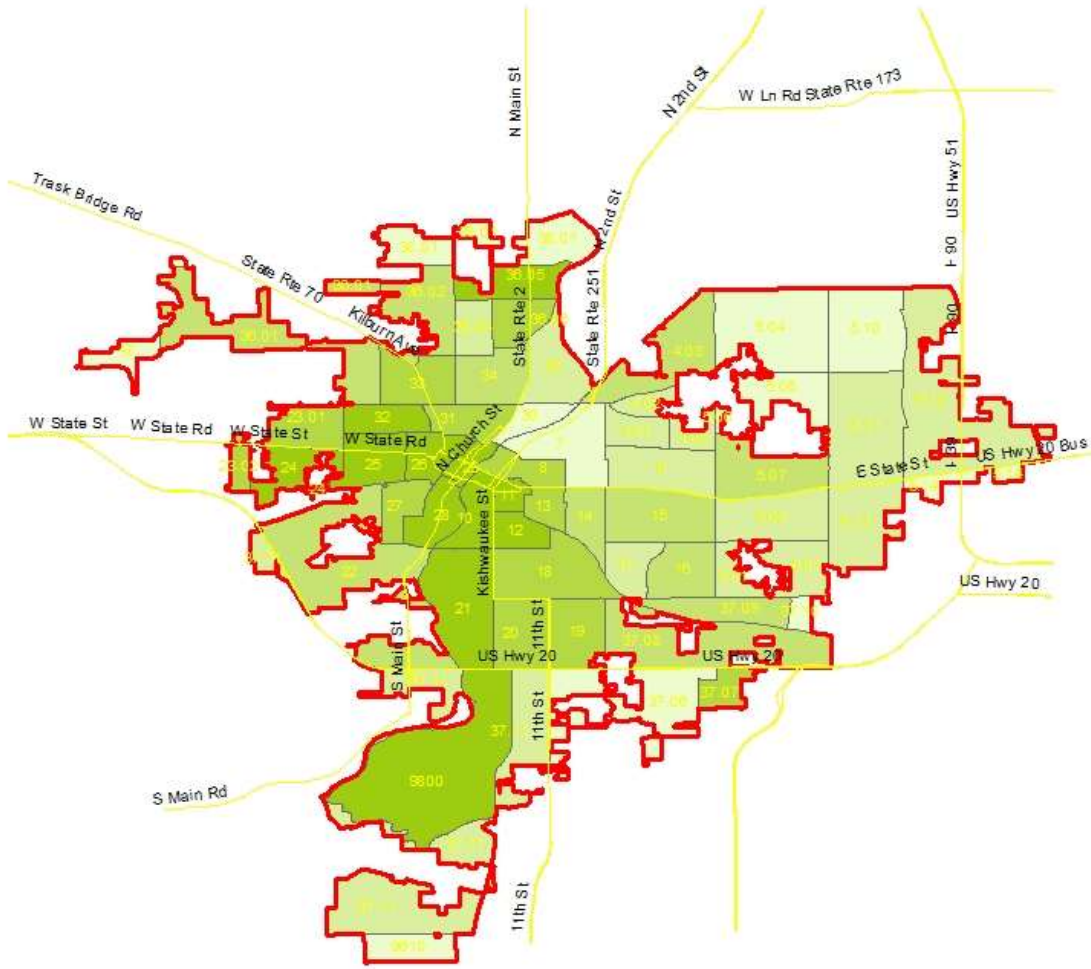
The City conducted a survey of residents through a survey instrument posted on the City's website and hard copy surveys distributed at all Consolidated Plan forums. The results of these surveys were used by City staff to allocate priorities among the various facility, infrastructure, service, housing, and economic development needs listed above.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The use of tenant-based rental assistance is dependent on rental property owners willingness to rent their units to TBRA clients. In many communities, landlords are reluctant to rent to these clients due to the reputation they have that the clients do not take care of the property as well as other renters do. Other market conditions that could influence the use of TBRA have to do with rents being asked for rental property. If rents are too high, the rental assistance might not be enough to allow clients to lease the units, even if the landlord was willing.
TBRA for Non-Homeless Special Needs	Added to the description of TBRA market characteristics above, non-homeless special needs clients may also encounter housing units that do not meet their accessibility needs. Most housing in any community has not had accessibility improvements that allow persons with mobility issues ease of access. While landlords are obligated to make reasonable accommodations for such renters, many need more accommodations than typical landlords would consider reasonable.
New Unit Production	The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates. While rates are currently at historic lows, the mortgage markets are still recovering from the recent mortgage foreclosure crisis and restrictions placed on lending institutions that resulted. In many areas lenders are not making new loans as freely as before and some well qualified buyers are finding it difficult to navigate the new mortgage processes that have been instituted. The resulting delays in securing loans can burden housing developers and restrict their activities.
Rehabilitation	Rehabilitation activities can be influenced by the cost of materials and labor. The efficiency of rehabilitation is dependent on the after rehabilitation value of the home. If the market value of the home does not support the extent of rehabilitation required, it's not worth the effort to repair the home.
Acquisition, including preservation	Acquisition, including preservation, can be influenced by the market value of the structure. With home purchases by private individuals, the historic low interest rates off-set increases in the market value of the housing stock. Monthly housing costs of higher priced homes at lower interest rates approximate the monthly housing costs of lower priced homes at higher interest rates. In the case of a City agency or non-profit organization buying housing stock for rehabilitation and resale or for preservation, the costs of purchasing a home outright at higher prices can reduce the number of homes that can be purchased or reduce the funds available for rehabilitation activities.

Table 50 – Influence of Market Conditions



Legend

- Roads
- Rockford City Limits

Census Tracts

Medium Household Income

- \$0.00 - \$24,826.00
- \$24,826.01 - \$32,432.00
- \$32,432.01 - \$44,360.00
- \$44,360.01 - \$59,914.00
- \$59,914.01 - \$98,073.00



0 0.5 1 2 3 4 Miles

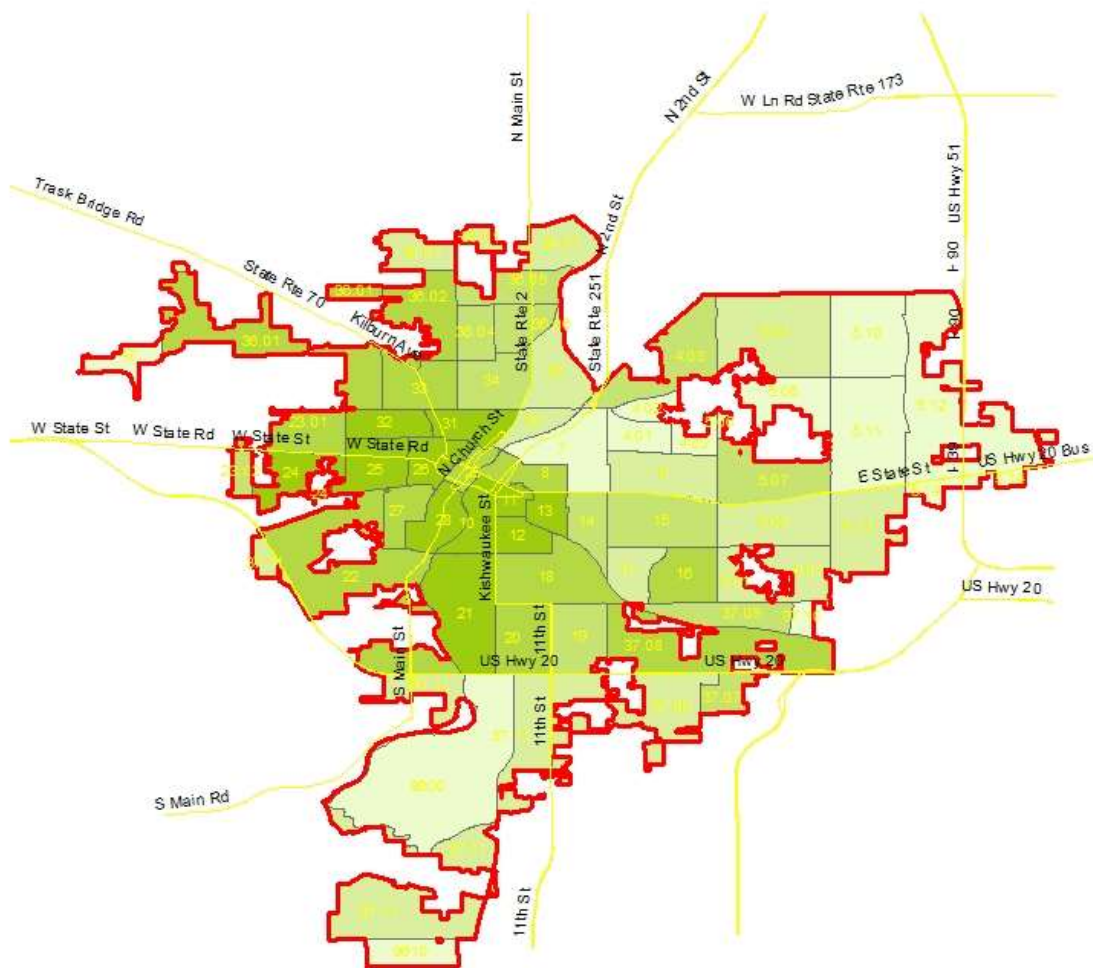
Median Household Income

Consolidated Plan

Substantial Amendment 12/8/15

ROCKFORD

140



Legend

- Roads
- Rockford City Limits

Census Tracts

Poverty Rate

- 0% - 6.15%
- 6.16% - 14.01%
- 14.02% - 23.27%
- 23.28% - 39.41%
- 39.42% - 69.32%



0 0.5 1 2 3 4 Miles

Percent Living in Poverty

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Rockford receives funding from three federal grant programs, the Community Development Block Grant Program, the HOME Investment Partnership, and the Emergency Solutions Grant. These three grant programs combined will bring \$4,787,504 into the city to support affordable housing, homeless, and community development programs and projects in the first program year.

The City of Rockford is eligible to make application to HUD for five times the current CDBG entitlement for application of Section 108 Loan Guarantee funds. Section 108 funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties. The loan funds will create jobs for low and moderate income persons, provide services to a low income area, and/or eliminate conditions of blight.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,059,278	315,000	212,276	2,586,554	8,237,112	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation plus the Year 1 Program Income times four.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	777,086	0	1,237,410	2,014,496	3,108,344	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	186,454	0	0	186,454	745,816	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.
Section 108	public - federal	Economic Development	2,725,000	0	0	2,725,000	6,500,000	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation with remainder over 2 years.

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Rockford works with developers, lenders, and housing providers to identify any available sources of leveraging and program match for its programs. Currently, the Housing Rehabilitation Assistance program is operating using a combination of funding from HOME and an Illinois Housing Development Trust Fund grant. That grant will provide match resources for the HOME requirement. ESG participants are required to identify match for their projects.

In order to ensure that matching requirements for the HOME program are satisfied, the City of Rockford has maintained a HOME match log since the inception of the HOME program. This log documents specific projects and identifies the date and amount of HOME dollars expended, the amount of match liability incurred, the value of a match contribution, the type of match and the date that it was recognized. The log maintains a running tally of recognized match contributions and allows the banking of match in excess of the required amounts associated with yearly disbursements. Such yearly disbursements are captured in the IDIS PR33 report and compared against the match log to ensure that ample match is available to satisfy the required 25% each year.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City is funding an aggressive demolition program aimed at reducing slum and blight in its lower income neighborhoods where a large number of vacant and abandoned homes exist. The City will work with non-profit housing providers and CHDOs to redirect vacant lots created by the program for use for affordable housing.

Discussion

The City has programmed approximately \$4.8 million from the CDBG, HOME, and ESG programs for the FY 2015 program year. This sum included the annual allocation, program income, and reprogrammed funds from previous program years. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

The City of Rockford is eligible to make application to HUD for five times the current CDBG entitlement for application of Section 108 Loan Guarantee funds. Section 108 funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties. The loan funds will create jobs for low and moderate income persons, provide services to a low income area, and/or eliminate conditions of blight.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ROCKFORD	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
ROCKFORD HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
COMPREHENSIVE COMMUNITY SOLUTIONS INC	Non-profit organizations	Ownership Rental	Jurisdiction
ROCKFORD NEW HOPE INC.	Non-profit organizations	Ownership Rental	Jurisdiction
HANDS THAT HELP INC	Non-profit organizations	Ownership Rental	Jurisdiction
ZION DEVELOPMENT CORPORATION	Non-profit organizations	Ownership Rental	Jurisdiction
Habitat for Humanity	Non-profit organizations	Ownership	Region

Table 52 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Rockford is well coordinated and spans a range of community needs. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan. Services provided by the Emergency Solutions Grant Program are managed by a group of homeless service providers who work together as a coalition in response to HUD grant requirements. Though this organization, the group collects facilities and client information and prepares

grant proposals in an effort to bring additional resources to Rockford. The Rockford Housing Authority operates public housing units and works well with City staff and the City political leadership.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X		
Transportation	X		
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The services targeted to homeless persons and persons with HIV/AIDS and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute the Rockford/Winnebago and Boone Counties/Rock River Homeless Consortium. These organizations partner with each other, the City, and mainstream service providers to

provide a wide ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service providers in Rockford work closely together to provide a continuum of services in response to needs identified through surveys of homeless persons and general observations of the providers. Providers in Rockford are particularly strong in the areas of mental health services, employment training, and life skills training. Gaps exist in emergency shelter capacity. There are not enough beds on a typical night. Another gap is the coordination of services centers through the lack of universal participation of providers in the HMIS system. All homeless providers who participate in federal funding programs are enrolled in the HMIS system.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that hamper housing and community development efforts.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeless Objective 1.1	2015	2019	Homeless	City Wide	HMIS	ESG: \$69,920	Other: 5 Other
2	Homeless Objective 2.1	2015	2019	Homeless	City Wide	Rapid Re-Housing	ESG: \$375,000	Other: 10 Other
3	Homeless Objective 2.2	2015	2019	Homeless	City Wide	Emergency Shelter Operations/Essential Services Homeless Prevention Rapid Re-Housing	ESG: \$200,000	Other: 5 Other
4	Homeless Objective 2.3	2015	2019	Homeless	City Wide	Emergency Shelter - Facilities	ESG: \$287,350	Other: 10 Other
5	Affordable Housing Objective 1.1	2015	2019	Affordable Housing	City Wide	Major Home Improvement Public Infrastructure (streets, sidewalks, etc.)	HOME: \$381,700	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 11 Households Assisted
6	Affordable Housing Objective 1.2	2015	2019	Affordable Housing	City Wide	Affordable Housing Affordable Housing Development/Owner and Rental Major Home Improvement	HOME: \$1,200,000	Homeowner Housing Rehabilitated: 60 Household Housing Unit
7	Affordable Housing Objective 2.1	2015	2019	Affordable Housing	City Wide	Affordable Housing Development/Owner and Rental	HOME: \$216,830	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Affordable Housing Objective 2.2	2015	2019	Affordable Housing	City Wide	Affordable Housing Development/Owner and Rental Major Home Improvement	HOME: \$3,303,000	Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Added: 11 Household Housing Unit Homeowner Housing Rehabilitated: 80 Household Housing Unit
9	Affordable Housing Objective 3.1	2015	2019	Affordable Housing	City Wide	Affordable Housing for Seniors/Disabled	CDBG: \$75,000	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
10	Non-Housing Community Development Objective 1.1	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition	CDBG: \$2,713,380	Buildings Demolished: 270 Buildings
11	Non-Housing Community Development Objective 1.2	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Code Enforcement	CDBG: \$2,851,300	Housing Code Enforcement/Foreclosed Property Care: 25000 Household Housing Unit
12	Non-Housing Community Development Objective 2.1	2015	2018	Non-Housing Community Development	City Wide	Child Care Services Youth Services	CDBG: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 960 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Non-Housing Community Development Objective 2.2	2015	2015	Non-Housing Community Development	City Wide	Senior Services	CDBG: \$0	
14	Non-Housing Community Development Objective 3.1	2015	2019	Non-Housing Community Development	City Wide	Commercial Corridor Revitalization, Incentives Technical Assistance to Small Business/Incubators Creation and Retention of Jobs	CDBG: \$232,100	Other: 5 Other
15	Non-Housing Community Development Objective 3.2	2015	2019	Non-Housing Community Development	City Wide	Job Training/Workforce Readiness Technical Assistance to Small Business/Incubators Creation and Retention of Jobs	CDBG: \$125,000	Jobs created/retained: 120 Jobs Businesses assisted: 5 Businesses Assisted
16	Non-Housing Community Development Objective 3.3	2015	2019	Non-Housing Community Development	City Wide	Commercial Corridor Revitalization, Incentives Technical Assistance to Small Business/Incubators Creation and Retention of Jobs	CDBG: \$454,860	Businesses assisted: 5 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	Non-Housing Community Development Objective 3.4	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Commercial Corridor Revitalization, Incentives Technical Assistance to Small Business/Incubators Creation and Retention of Jobs	CDBG: \$830,000	Jobs created/retained: 60 Jobs Businesses assisted: 11 Businesses Assisted
18	Non-Housing Community Development Objective 3.5	2015	2019	Non-Housing Community Development	City Wide	Commercial Corridor Revitalization, Incentives Creation and Retention of Jobs	CDBG: \$300,000	Businesses assisted: 15 Businesses Assisted
19	Non-Housing Community Development Objective 4.1	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Commercial Corridor Revitalization, Incentives Creation and Retention of Jobs	CDBG: \$0	
20	Non-Housing Community Development Objective 5.1	2015	2019	Non-Housing Community Development	City Wide	Technical Assistance to Small Business/Incubators	CDBG: \$0	
21	Non-Housing Community Development Objective 5.2	2015	2019	Non-Housing Community Development	City Wide	Technical Assistance to Small Business/Incubators	CDBG: \$0	
22	Non-Housing Community Development Objective 3.6	2015	2019	Non-Housing Community Development	City Wide	Creation and Retention of Jobs	Section 108: \$9,225,000	Jobs created/retained: 211 Jobs Businesses assisted: 3 Businesses Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Homeless Objective 1.1
	Goal Description	<p>Goal: Facilitate an expansion of housing and supportive services offered to homeless families and individuals in Rockford over a five year period.</p> <p>Objective 1: Continue to collaborate with homeless providers to supply a continuum of services.</p> <p>Strategy 1.1: Support and encourage non-profit participation in a Homeless Management Information System (HMIS).</p> <p>Performance Goal: Provide support to agencies / service providers for collection of client data and development of the continuum of care. Assist annually in the Point in Time Homeless Count and development of the Continuum of Care Report. Provide assistance to one COC organization each annual plan year.</p>
2	Goal Name	Homeless Objective 2.1
	Goal Description	<p>Goal: Facilitate an expansion of housing and supportive services offered to homeless families and individuals in Rockford over a five year period.</p> <p>Objective 2: Support services aimed at the homeless prevention and elimination of homelessness and Rapid Re-housing.</p> <p>Strategy 2.1: Provide ESG funds to avert eviction and/or utility disconnection, as well as pay deposits and rent and to provide for rapid rehousing of those persons becoming homeless.</p> <p>Performance Goal: Assist 2 agencies each annual plan year.</p>

3	Goal Name	Homeless Objective 2.2
	Goal Description	<p>Goal: Facilitate an expansion of housing and supportive services offered to homeless families and individuals in Rockford over a five year period.</p> <p>Objective 2: Support services aimed at the homeless prevention and elimination of homelessness and Rapid Re-housing.</p> <p>Strategy 2.2: Provide ESG funds for Essential Services and Street Outreach to persons currently homeless or at risk of becoming homeless.</p> <p>Performance Goal: Assist 1 Agency each annual plan year.</p>
4	Goal Name	Homeless Objective 2.3
	Goal Description	<p>Goal: Facilitate an expansion of housing and supportive services offered to homeless families and individuals in Rockford over a five year period.</p> <p>Objective 2: Support services aimed at the homeless prevention and elimination of homelessness and Rapid Re-housing.</p> <p>Strategy 2.3: Provide ESG funds for operations and rehabilitation of emergency shelters that provide shelter for homeless persons and families and persons and families at risk of becoming homeless.</p> <p>Performance Goal: Assist 2 agencies each annual plan year.</p>
5	Goal Name	Affordable Housing Objective 1.1
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.1: Provide major and minor rehabilitation and reconstruction funding to homeowners with repair needs in designated Focus Areas. Provide Infrastructure Improvements/ Homeowner Rehabilitation Funding to provide utility reconnections and infrastructure upgrades to existing homeowners in the Haskell Street Focus Area.</p> <p>Performance Goal: Assist 7 units with major rehabilitation/reconstruction and utility reconnections and one annually for each remaining annual plan year.</p>

6	Goal Name	Affordable Housing Objective 1.2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.2: Provide Housing Rehabilitation Assistance funding to homeowners with urgent repair needs in conjunction with the Illinois Housing Development Trust Fund Grant. Provide Homeowner Rehabilitation Funding to provide homebuyer and rehabilitation assistance.</p> <p>Performance Goal: Assist 20 units with acquisition and major rehabilitation/reconstruction for FY2015 and 10 annually for each annual plan year if future funding is available.</p>
7	Goal Name	Affordable Housing Objective 2.1
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 2: Increase the viability for potential homeownership and rental housing opportunities.</p> <p>Strategy 2.1: Provide funding to CHDO organization for operating funds and development fees to develop affordable housing for low-moderate income homeownership and rental housing.</p> <p>Performance Goal: Support 1 CHDO organization annually for each annual plan years.</p>
8	Goal Name	Affordable Housing Objective 2.2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 2: Increase the viability for potential homeownership and rental housing opportunities.</p> <p>Strategy 2.2: Provide funding to development and rehabilitation of affordable housing for low-moderate income homeownership and rental housing.</p> <p>Performance Goal: Develop or rehabilitate 22 the first year and 98 over the five years of the Strategic Plan (Affordable Housing Projects).</p>

9	Goal Name	Affordable Housing Objective 3.1
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 3: Increase accessibility for persons physically challenged and persons with disabilities to owner occupied and rental housing.</p> <p>Strategy 3.1: Provide funding to provide ramps for persons physically challenged and persons with disabilities to access housing for low-moderate income homeowners and renters.</p> <p>Performance Goal: Support 4 units to be assisted annually for each annual plan year.</p>
10	Goal Name	Non-Housing Community Development Objective 1.1
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Removal of slum and blighted conditions to create marketable sites for new housing development and improve the physical condition and comply code violations for existing housing.</p> <p>Strategy 1.1: Demolition and Property clearance of slum and blighted conditions.</p> <p>Performance Goal: 54 units to be demolished each annual plan year.</p>
11	Goal Name	Non-Housing Community Development Objective 1.2
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Removal of slum and blighted conditions to create marketable sites for new housing development and improve the physical condition and comply code violations for existing housing.</p> <p>Strategy 1.2: Code Enforcement salaries and overhead associated with the enforcement of state and local codes within CDBG eligible areas.</p> <p>Performance Goal: Address 5,000 code violations/units inspected each annual plan year.</p>

12	Goal Name	Non-Housing Community Development Objective 2.1
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 2: Address community needs through community-based public service programs.</p> <p>Strategy 2.1: Provide funding to non-profit and government organizations to deliver after school care and programming and childcare services to youth and children.</p> <p>Performance Goal: Serve 240 persons each annual plan year to support a program for after school and childcare.</p>
13	Goal Name	Non-Housing Community Development Objective 2.2
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 2: Address community needs through community-based public service programs.</p> <p>Strategy 2.2: Provide funding to non-profit organizations to deliver services to seniors.</p> <p>Performance Goal: No funding in first annual plan year. Additional funding to be allocated annually if funds are available for the remaining annual plan years.</p>
14	Goal Name	Non-Housing Community Development Objective 3.1
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 3: Expand business opportunities by supporting economic development services and providing economic development assistance.</p> <p>Strategy 3.1: Economic Development Services - Provide direct program delivery costs for economic development activities.</p> <p>Performance Goal: Provide program support each year.</p>

15	Goal Name	Non-Housing Community Development Objective 3.2
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 3: Expand business opportunities by supporting economic development services and providing economic development assistance.</p> <p>Strategy 3.2: Self-Employment Training - CDBG funds allocated to provide economic development self-employment training to assisting owners, businesses, contractors and entities participating in or seeking funding to participate in eligible projects.</p> <p>Performance Goal: Support 1 project annually for each annual plan year serving 24 persons each year.</p>
16	Goal Name	Non-Housing Community Development Objective 3.3
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 3: Expand business opportunities by supporting economic development services and providing economic development assistance.</p> <p>Strategy 3.3: Section 108 Loan Debt Service - CDBG funds allocated to provide funds for stand-by cash infusion to support debt service payments for a South Main Street grocery store (year 8 of 16 years).</p> <p>Performance Goal: Support 1 project annually for the each annual plan year.</p>

17	Goal Name	Non-Housing Community Development Objective 3.4
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 3: Expand business opportunities by supporting economic development services and providing economic development assistance.</p> <p>Strategy 3.4: Rehabilitation and Development Assistance - CDBG funds allocated to provide assistance to Commercial and Industrial businesses or developers making investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners.</p> <p>Performance Goal: Support 3 businesses or projects in the first year and 2 per year thereafter.</p>
18	Goal Name	Non-Housing Community Development Objective 3.5
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 3: Expand business opportunities by supporting economic development services and providing economic development assistance.</p> <p>Strategy 3.5: Façade Improvement Assistance Program - CDBG funds allocated to provide assistance to Commercial and Industrial businesses or developers making façade improvement investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners.</p> <p>Performance Goal: Support 3 businesses or projects annually for each annual plan year.</p>

19	Goal Name	Non-Housing Community Development Objective 4.1
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 4: Create marketable sites for new business development.</p> <p>Strategy 4.1: Property clearance of slum and blighted conditions and site improvements and amenities such as signage, parking, lighting, security and other infrastructures for select sites for commercial development and expansion.</p> <p>Performance Goal: Funding not available for the 1st Annual Plan Year. Provide commercial technical assistance program funding to businesses as funds become available.</p>
20	Goal Name	Non-Housing Community Development Objective 5.1
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 5: Expand Small Business Technical Assistance Programs and access to financing.</p> <p>Strategy 5.1: Provide funding for Business Assistance Centers and Business Incubators to provide technical assistance to small businesses with business planning, branding, marketing, and expansion.</p> <p>Performance Goal: Funding not available for the 1st Annual Plan Year. Provide commercial technical assistance program funding to businesses as funds become available.</p>
21	Goal Name	Non-Housing Community Development Objective 5.2
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 5: Expand Small Business Technical Assistance Programs and access to financing.</p> <p>Strategy 5.2: Partner with local lending institutions to create credit enhancement tools such as a loan loss reserve fund, interest rate buy downs, and loan guaranties to promote business opportunities in inner-city neighborhoods.</p> <p>Performance Goal: Funding not available for the 1st Annual Plan Year. Provide commercial technical assistance program funding to businesses as funds become available.</p>

22	Goal Name	Non-Housing Community Development Objective 3.6
	Goal Description	<p>Goal: Improve living conditions in Rockford by addressing non-housing community development needs over a five year period.</p> <p>Objective 3: Expand business opportunities by supporting economic development services and providing economic development assistance.</p> <p>Strategy 3.6: Section 108 Loan Guarantee Applications - The City of Rockford is eligible to make application to HUD for five times the current CDBG entitlement for application of Section 108 funds. Section 108 funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties. The loan funds will create jobs for low and moderate income persons, provide services to a low income area, and/or eliminate conditions of blight.</p> <p>Performance Goal: Retain/create 211 FTE jobs and assist 3 businesses.</p>

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The strategies outlined above are projected to assist 290 extremely low-, low-, and moderate-income families in Rockford through the provision of rehabilitation services or new housing developed by City funded programs.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Many of the public housing development managed by the Rockford Housing Authority are undergoing extensive modernization, renovation, or redevelopment. In the process of managing these efforts, consideration is being given to the number of accessible units at each development and, to the extent possible, including expansion of the number of accessible units into redevelopment plans. RHA currently meets all accessibility requirements in all developments.

Activities to Increase Resident Involvements

Resident councils are supported by the HAs at all sites and have sponsored a resident council coalition to result in an agency-wide Resident Advisory Board. All policy matters such as the Admissions and Continued Occupancy Policy, Administrative Plan, Agency Plan and other documents that may be required by HUD are presented to the resident councils and to the resident bodies through both formal hearing and informal meetings. The comments of the resident council are then provided to the board at the board meetings. The Executive Director and CEO meet monthly with the resident councils. All updates and changes are directed to each of the resident council presidents. The presidents then share this information with the resident council members.

In an effort to provide instant and continuous information to all residents and the public, the use of electronic media (Facebook) has been implemented. The board advertises through the media and post notices at the sites for each board meeting. Also, the regular monthly meetings are held at different sites to allow for easier access for the residents to attend. Although attendance is not mandatory, it is strongly encouraged that the residents participate in these meetings.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

RHA is a standard performer agency. RHA is not a troubled housing authority; however, to the extent of availability of funds and application for qualified CBDG or HOME program fund dollars, the jurisdiction will assist in the application for such funds as a means to advance RHA housing quality.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

City of Rockford and Regional Public Policy – Barriers – There is a need to enact public policies in the City of Rockford and by Regional Governments that effectively support de-concentration and neighborhood revitalization. The following summarize the need for public policy.

Policies limiting placement of public / assisted housing, LIHTC, Federally Assisted Housing, Section 8 Voucher Utilization – determine appropriate percentages/limitation - percentage of market rate housing.

Policies limiting future concentrations in opportunity areas; and Regional Housing Fair Share Policies for jurisdictions participating in regional transportation, infrastructure, economic development initiatives.

Zoning and Development Code changes – incentivized zoning/inclusionary zoning offering density bonuses to developers to build affordable housing as a component of new housing development; mandatory percentages of affordability for new housing developments or payment in lieu to Housing Trust Fund in designated Transit Oriented Development Zones.

Limitation on infrastructure improvements to areas of slow growth and redirected to areas that can assist in the de-concentration efforts.

Development of Target Area Revitalization Plan for areas currently identified as Racial and Ethnic, Public and Assisted Housing and Poverty Concentrated Areas; Targeted and coordinated use of resources from federal Entitlement Grants, RHA program funding, City General Funds and Capital Funds, City 2020 Comprehensive Plan Planning, Policies and Regulations, and private sector revitalization efforts.

Federal Policy and Funding Change Barriers – Current Fair Market Rent Limitation essentially limit many Section 8 Voucher holders to the R-ECAP areas of concentration. Flexibility in incentivizing voucher holders to utilize vouchers in non-concentrated areas and even increases in FMR's in order to afford class A and B properties are needed.

RHA Modernization Funding and Capital Replacement cost could be used to build new scattered site developments rather than modernization of existing developments in concentrated areas. According to the RHA Physical Needs Assessment Report of existing conditions, and equipment, appliances and repairs required to bring each development up to standard and maintain them through 2030 ranges from approximately \$54,000 per unit for Orton Keys, \$56,000 per unit for Fairgrounds, \$64,000 for Blackhawk Courts, and \$58,000 for Brewington A and B.

Housing Affordability and Local Funding for Affordable Housing; Proliferation and Concentration of Vacant Lots, Abandoned and Foreclosed Properties – There are large concentrations of vacant lots and abandoned and foreclosed properties throughout the city and concentrated in the CDBG eligible census

tracts. Both the cost of housing and lack of recapture of these units present a primary barrier to affordable housing. Identification of local funding through a Housing Trust Fund and development of a Land Bank and Land Acquisition Strategy are needed.

Transportation and Infrastructure – The De-Concentration Plan Identifies gaps between physical infrastructure and housing conditions of existing developments and neighborhood conditions in areas surrounding existing public housing developments and areas in R/ECAP concentrated areas. There exist gaps in both affordability and units in standard or better based on a comparison of current status and conditions with needed infrastructure improvements such as livable wages, job creation, education, job training and public transportation.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following are a list of other public policy initiatives that will be considered during the 5 years of the 2015 - 2019 Consolidated Plan. These policies are needed to reduce barriers to affordable housing. The City of Rockford will encourage enactment of a Regional Governance Policy (RGP) that requires local governments in the Rockford MSA and Region to adopt and implement the 2013 Regional AI and Social Equity recommendations and their participation in implementation of remedial actions; RGP would affirm each jurisdiction's support for the housing and poverty de-concentration plan and creation of a regional affordable housing share plan by all jurisdictions in the region. The City of Rockford will encourage enactment of a Regional Tax Credit Location Criteria and Local Support Policy to be adopted by each government in the region to guide demonstrations of local support to the State of Illinois for Low Income Housing Tax Credit Applications for projects in the region. The City will lobby the State of Illinois for criteria changes in their developer selection and tax credit award process emphasizing development standards, amenities in developments and location in non-minority / non poverty concentrated areas is included in the State LIHTC evaluation policy and scoring system. Regional Low Income Housing Tax Credit (LIHTC) Project Support Criteria should be developed to guide the regions and individual jurisdictions' evaluation and provision for a letter of support and or funding for Low Income Tax Credit Application to the State of Illinois. The criteria should include limitations or restrictions on supporting applications for developments in current R-ECAP census tracts, concentrations of LIHTC developments in any individual area or jurisdiction, design criteria that increase amenities to residents, limitations on income concentrations in individual developments similar to those imposed by HUD QHWRAs regulations, and CEPTED design standards. These standards should be formally adopted by individual jurisdictions in the region and used to model a state legislative agenda that move toward similar criteria adopted by the State to guide approval of LIHTC applications. The City of Rockford will encourage enactment of public policy creating local and regional resources for housing and neighborhood preservation i.e. dedicated sales tax, bond programs for infrastructure, housing trust funds, land bank. Specific changes will be considered as part of the 2030 Comprehensive Plan Update currently underway. Inclusionary Zoning, also known as inclusionary housing provisions in the Rockford Comprehensive Plan and Zoning or Development Ordinances that require a given share of new construction houses be affordable to people with low to moderate incomes will be analyzed.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The first homelessness objective provides that City staff continue its work with the Rockford/Winnebago/Boone Rock River Continuum of Care, the local coalition that organizes the Continuum of Care and submits grant applications for homeless initiatives. The coalition also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. City staff participate in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assess individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed. On January 1, 2015, the Rockford Department of Human Services became the single point of entry for the homeless system in Rockford.

Addressing the emergency and transitional housing needs of homeless persons

The City also provides funding for organizations that offer emergency shelter through the Emergency Solutions Grant allocation. More emergency shelter beds are needed in Rockford. Local organizations are working to find ways to finance the development of more shelter space, but funding is limited. ESG funding is being directed to rehabilitation and repair needs of existing facilities.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Strategic Plan supports efforts to provide permanent supportive housing, including special needs populations. The plan also provides for attention to expansion of services for the prevention of homelessness through tenant-based mortgage and rental assistance programs that provide temporary assistance to prevent evictions.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being

discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The plan provides support for tenant-based mortgage and rental assistance programs and utility assistance in an effort to prevent evictions and the homelessness that would ensue.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Goal: Increase the inventory of lead safe housing units.

Strategies:

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Expand the stock of lead safe housing units through housing initiatives.
- Obtain training for program staff on lead hazard evaluation and reduction
- Establish working relationships with lead professionals and key partners, such as risk assessors and clearance technicians, public health departments, and HUD lead grantees.
- Create procedures for determining when it is more cost effective to presume that lead hazard are present, and when it makes sense to evaluate a property.

How are the actions listed above related to the extent of lead poisoning and hazards?

The effectiveness of the programs operated by the City of Rockford work through the City's housing rehabilitation programs. These programs target some of the oldest housing stock in the city, which is typically in the worst condition and most likely to have lead-based paint hazards. To the extent that lead-based paint hazards are found in the older housing stock, these programs address the issue directly.

How are the actions listed above integrated into housing policies and procedures?

The City of Rockford currently performs visual inspections of housing units included in their housing programs. Where defective paint is observed, surfaces are prepped and repainted, following abatement guidelines provided by HUD. All rehabilitation and down-payment assistance programs include provisions requiring that all painted surfaces be in good condition. Similar efforts are undertaken by the Rockford Housing Authority when bringing new Section 8 housing units into the program. Housing units are inspected according to the provisions of Housing Quality Standard regulations, including lead-based paint conditions.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Goal: Reduce the size of the impoverished population in the City of Rockford.

Objective: Expand job opportunities in Rockford.

Strategy: Work with local entrepreneurs to stimulate business development in low income neighborhoods.

Strategy: Work with local business leaders to assess the needs that businesses operating in Rockford are experiencing.

Objective: Enhance efforts to ensure that the workforce is trained to meet the occupational demands of local employers.

Strategy: Continue to support the Workforce Investment Board who offers assistance in job placement, job training, and continuing education.

Strategy: Promote existing General Education Development (GED) programs that work with adults who have not earned their high school diplomas.

Objective: Increase childcare and educational opportunities for children from low-income families.

Strategy: Support non-profit agencies that deliver childcare, head-start, and after-school services to low/moderate income households.

Objective: Expand affordable housing opportunities in Rockford.

Strategy: Provide funding for housing rehabilitation activities to low-income families buying housing.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services. Such services may include but are not limited to: counseling, substance abuse, mental health treatment, health services, adult education and job re/training, employment assistance, financial management and credit counseling, parenting programs, after-school and day care assistance programs, and interim cash assistance programs with respect to paying for food, shelter and utility bills.

The City will continue to notify such agencies of funding opportunities to enable them to continue providing and/or expanding their services.

Given the City's limited financial resources and that the majority of factor's affecting a family's poverty-level status are typically beyond the control of City policies, the extent to which the proposed strategies will reduce and/or assist in reducing the number of poverty-level families is difficult to gauge. In the coming future, the Community and Economic Development Department will work with the community to address deficiencies and attempt to measure the impact of the CDBG and HOME programs in reducing and/or preventing poverty.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Rockford Neighborhood Development Division of the Community and Economic Development Department (NDD) is responsible for the day to day operations of the CDBG/HOME Programs and the assurances that CDBG/HOME funded activities are kept in compliance with program requirements. All programs are monitored on a continual basis by the NDD staff, the City auditors and by various governmental agencies. The NDD has implemented two different methods to conduct program monitoring. The first is to conduct what is referred to as a desk review. The second is a more intensive way of monitoring programs and organizations is to conduct an on-site monitoring review. Both methods are discussed as follows:

Desk Reviews

Desk reviews involve examining information and materials provided to grantees by funding recipients, as a means to track performance and identify potential problem areas.

On-Site Review

There are several steps that Neighborhood Development Division follows when conducting an on-site review and they are listed as follows:

Step 1: Prepare for the Monitoring Visit: Before each visit the staff familiarizes its self with the applicable program rules and the established monitoring protocol.

Step 2: Conduct the Monitoring Visit: When conducting the on-site visit staff follows four basic elements: notifications, entrance conference or meeting, data collection, and analysis, and exit conference or meeting. A brief synopsis is listed below:

- Notification: The monitoring process is begun by calling the funding recipient to explain the purpose of the visit and to agree upon dates for the visit.
- Entrance Conference: This conference is held at the beginning of monitoring visit, usually with the key officials of the organization, to ensure the sub-recipient has a clear understanding of the purpose, scope and schedule for the monitoring visit.
- Documentation, data gathering and analysis: Staff is to keep a clear and concise record of information reviewed and conversations held with sub-recipient staff during the visit. In an effort to perform this task in the most efficient manner possible is for staff to follow a check list, which is based

upon the CDBG/HOME program requirements for each type of project. The information gathered serves as the basis for conclusions to be included in the monitoring report and follow up letter. This also serves as backup if sub-recipients request identification of sources if any of the conclusions are disputed.

- Exit Conference: At the end of the monitoring visit, the monitor is to meet again with key representatives of the sub-recipient organization.

Step 3: Follow-Up: At the end of the process, the Community Development staff provides the sub-recipient with formal written notification of the results of the monitoring review. This letter points out both problem areas and successes.

The entire Monitoring Plan can be found in the attachments.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Rockford receives funding from three federal grant programs, the Community Development Block Grant Program, the HOME Investment Partnership, and the Emergency Solutions Grant. These three grant programs combined will bring \$4,787,504 into the city to support affordable housing, homeless, and community development programs and projects in the first program year.

The City of Rockford is eligible to make application to HUD for five times the current CDBG entitlement for application of Section 108 Loan Guarantee funds. Section 108 funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties. The loan funds will create jobs for low and moderate income persons, provide services to a low income area, and/or eliminate conditions of blight.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,059,278	315,000	212,276	2,586,554	8,237,112	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation plus the Year 1 Program Income times four.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	777,086	0	1,237,410	2,014,496	3,108,344	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	186,454	0	0	186,454	745,816	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.
Section 108	public - federal	Economic Development	2,725,000	0	0	2,725,000	6,500,000	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation with remainder over 2 years.

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Rockford works with developers, lenders, and housing providers to identify any available sources of leveraging and program match for its programs. Currently, the Housing Rehabilitation Assistance program is operating using a combination of funding from HOME and an Illinois Housing Development Trust Fund grant. That grant will provide match resources for the HOME requirement. ESG participants are required to identify match for their projects.

In order to ensure that matching requirements for the HOME program are satisfied, the City of Rockford has maintained a HOME match log since

the inception of the HOME program. This log documents specific projects and identifies the date and amount of HOME dollars expended, the amount of match liability incurred, the value of a match contribution, the type of match and the date that it was recognized. The log maintains a running tally of recognized match contributions and allows the banking of match in excess of the required amounts associated with yearly disbursements. Such yearly disbursements are captured in the IDIS PR33 report and compared against the match log to ensure that ample match is available to satisfy the required 25% each year.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City is funding an aggressive demolition program aimed at reducing slum and blight in its lower income neighborhoods where a large number of vacant and abandoned homes exist. The City will work with non-profit housing providers and CHDOs to redirect vacant lots created by the program for use for affordable housing.

Discussion

The City has programmed approximately \$4.8 million from the CDBG, HOME, and ESG programs for the FY 2015 program year. This sum included the annual allocation, program income, and reprogrammed funds from previous program years. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

The City of Rockford is eligible to make application to HUD for five times the current CDBG entitlement for application of Section 108 Loan Guarantee funds. Section 108 funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties. The loan funds will create jobs for low and moderate income persons, provide services to a low income area, and/or eliminate conditions of blight.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeless Objective 1.1	2015	2019	Homeless	City Wide	HMIS	ESG: \$13,984	Other: 1 Other
2	Homeless Objective 2.1	2015	2019	Homeless	City Wide	Homeless Prevention	ESG: \$75,000	Other: 2 Other
3	Homeless Objective 2.2	2015	2019	Homeless	City Wide	Emergency Shelter Operations/Essential Services	ESG: \$40,000	Other: 1 Other
4	Homeless Objective 2.3	2015	2019	Homeless	City Wide	Emergency Shelter - Facilities Emergency Shelter Operations/Essential Services	ESG: \$57,470	Other: 2 Other
5	Affordable Housing Objective 1.1	2015	2019	Affordable Housing	City Wide	Major Home Improvement Public Infrastructure (streets, sidewalks, etc.)	HOME: \$381,700	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 11 Households Assisted Homeowner Housing Rehabilitated: 16 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Affordable Housing Objective 1.2	2015	2019	Affordable Housing	City Wide	Homeownership Assistance Major Home Improvement	HOME: \$402,405	Homeowner Housing Rehabilitated: 21 Household Housing Unit
7	Affordable Housing Objective 2.1	2015	2019	Affordable Housing	City Wide	Affordable Housing Development/Owner and Rental	HOME: \$43,366	Other: 1 Other
8	Affordable Housing Objective 2.2	2015	2019	Affordable Housing	City Wide	Affordable Housing Development/Owner and Rental	HOME: \$1,245,370	Rental units constructed: 6 Household Housing Unit Homeowner Housing Rehabilitated: 16 Household Housing Unit
9	Affordable Housing Objective 3.1	2015	2019	Affordable Housing	City Wide	Affordable Housing for Seniors/Disabled	CDBG: \$15,000	Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Rehabilitated: 2 Household Housing Unit
10	Non-Housing Community Development Objective 1.1	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition	CDBG: \$542,676	Buildings Demolished: 54 Buildings
11	Non-Housing Community Development Objective 1.2	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Code Enforcement	CDBG: \$570,260	Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Non-Housing Community Development Objective 2.1	2015	2019	Non-Housing Community Development	City Wide	Child Care Services Youth Services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 240 Persons Assisted
13	Non-Housing Community Development Objective 3.1	2015	2019	Non-Housing Community Development	City Wide	Technical Assistance to Small Business/Incubators	CDBG: \$46,420	Other: 1 Other
14	Non-Housing Community Development Objective 3.2	2015	2019	Non-Housing Community Development	City Wide	Job Training/Workforce Readiness Technical Assistance to Small Business/Incubators	CDBG: \$25,000	Businesses assisted: 1 Businesses Assisted
15	Non-Housing Community Development Objective 3.3	2015	2019	Non-Housing Community Development	City Wide	Commercial Corridor Revitalization, Incentives Technical Assistance to Small Business/Incubators	CDBG: \$90,972	Businesses assisted: 1 Businesses Assisted
16	Non-Housing Community Development Objective 3.4	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Commercial Corridor Revitalization, Incentives Job Training/Workforce Readiness Technical Assistance to Small Business/Incubators	CDBG: \$230,000	Jobs created/retained: 24 Jobs Businesses assisted: 3 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	Non-Housing Community Development Objective 3.5	2015	2019	Non-Housing Community Development	City Wide	Commercial Corridor Revitalization, Incentives Technical Assistance to Small Business/Incubators	CDBG: \$60,000	Businesses assisted: 3 Businesses Assisted
18	Non-Housing Community Development Objective 3.6	2015	2019	Non-Housing Community Development	City Wide	Commercial Corridor Revitalization, Incentives Technical Assistance to Small Business/Incubators Creation and Retention of Jobs	Section 108: \$2,725,000	Jobs created/retained: 81 Jobs Businesses assisted: 1 Businesses Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Homeless Objective 1.1
	Goal Description	Support and encourage non-profit participation in a Homeless Management Information System (HMIS).
2	Goal Name	Homeless Objective 2.1
	Goal Description	Provide ESG funds to avert eviction and/or utility disconnection, as well as pay deposits and rent and to provide for rapid rehousing of those persons becoming homeless.

3	Goal Name	Homeless Objective 2.2
	Goal Description	Provide ESG funds for Essential Services and Street Outreach to persons currently homeless or at risk of becoming homeless.
4	Goal Name	Homeless Objective 2.3
	Goal Description	Provide ESG funds for operations and rehabilitation of emergency shelters that provide shelter for homeless persons and families and persons and families at risk of becoming homeless.
5	Goal Name	Affordable Housing Objective 1.1
	Goal Description	Provide Major Rehabilitation and Reconstruction funding to homeowners with urgent repair needs in designated Focus Areas. Provide Infrastructure Improvements/ Homeowner Rehabilitation Funding to provide utility reconnections and infrastructure upgrades to existing homeowners in the Haskell Street Focus Area.
6	Goal Name	Affordable Housing Objective 1.2
	Goal Description	Provide Housing Rehabilitation Assistance funding to homeowners with urgent repair needs in conjunction with the Illinois Housing Development Trust Fund Grant. Provide Homeowner Rehabilitation Funding to provide homebuyer and rehabilitation assistance.
7	Goal Name	Affordable Housing Objective 2.1
	Goal Description	Provide funding to CHDO organization for operating funds and development fees to develop affordable housing for low-moderate income homeownership and rental housing.
8	Goal Name	Affordable Housing Objective 2.2
	Goal Description	Provide funding to development and rehabilitation of affordable housing for low-moderate income homeownership and rental housing.
9	Goal Name	Affordable Housing Objective 3.1
	Goal Description	Provide funding to provide ramps for persons physically challenged and persons with disabilities to access housing for low-moderate income homeowners and renters.

10	Goal Name	Non-Housing Community Development Objective 1.1
	Goal Description	Demolition and Property clearance of slum and blighted conditions.
11	Goal Name	Non-Housing Community Development Objective 1.2
	Goal Description	Code Enforcement salaries and overhead associated with the enforcement of state and local codes within CDBG eligible areas.
12	Goal Name	Non-Housing Community Development Objective 2.1
	Goal Description	Provide funding to non-profit and government organizations to deliver after school care and programming and childcare services to youth and children.
13	Goal Name	Non-Housing Community Development Objective 3.1
	Goal Description	Economic Development Services - Provide direct program delivery costs for economic development activities.
14	Goal Name	Non-Housing Community Development Objective 3.2
	Goal Description	Self-Employment Training - CDBG funds allocated to provide economic development self-employment training to assisting owners, businesses, contractors and entities participating in or seeking funding to participate in eligible projects.
15	Goal Name	Non-Housing Community Development Objective 3.3
	Goal Description	Section 108 Loan Debt Service - CDBG funds allocated to provide funds for stand-by cash infusion to support debt service payments for a South Main Street grocery store (year 7 of 16 years).
16	Goal Name	Non-Housing Community Development Objective 3.4
	Goal Description	Rehabilitation and Development Assistance - CDBG funds allocated to provide assistance to Commercial and Industrial businesses or developers making investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners.

17	Goal Name	Non-Housing Community Development Objective 3.5
	Goal Description	Façade Improvement Assistance Program - CDBG funds allocated to provide assistance to Commercial and Industrial businesses or developers making façade improvement investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners.
18	Goal Name	Non-Housing Community Development Objective 3.6
	Goal Description	<p>Section 108 Loan Guarantee Program</p> <p>1) Cliffbreakers Redevelopment Section 108 Loan Guarantee Application – Loan will be used to completely renovate 105 hotel rooms, hotel lobby and breakfast area, provide a new roof for the 98,660 square foot facility, provide new carpeting for approximately 27,200 square feet of ballroom space, restaurant and all common area hallways, and other common areas. In addition, the funds would provide an operating shortfall fund to carry the hotel through stabilization.</p> <p>2) Section 108 funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties. Interested entities will submit individual project applications to the City of Rockford for consideration. City staff will review applications on an individual basis and present to City Council for approval, prior to submission to HUD.</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input through priorities established with involvement of the community survey.

Projects

#	Project Name
1	CDBG Administration
2	HOME Administration
3	Housing Rehabilitation Services
4	Focus Area Housing Rehabilitation
5	Community Housing Development Organization Program
6	Accessibility Repairs
7	Homebuyer Assistance
8	Homebuyer Assistance - 224 Foster Ave.
9	Homebuyer and Rental CHDO
10	Demolition
11	Code Enforcement
12	Economic Development Services
13	Self-Employment Training Program
14	Standby Section 108 Loan Debt Service
15	Rehabilitation and Development Assistance
16	Facade Improvement Assistance Program
17	After School and Child Care Services
18	ESG15 Rockford
19	ESG15 Essential Services/Street Outreach
20	ESG15 Operating/Rehabilitation of Emergency Shelters
21	ESG15 Homeless Prevention and Rapid Re-Housing
22	ESG15 Administration
23	Section 108 Loan Guarantee Program

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects listed were selected from the total of project proposals received in accordance with their consistency with the priorities established through the Consolidated Plan forums and community survey process. These projects meet needs enumerated in the Needs Assessment and prioritization process to the extent that funding was available. Organizational competencies were also considered when selecting one project over another, leaning toward those organizations with long-standing histories of successful project management.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 3.1 Non-Housing Community Development Objective 1.1 Non-Housing Community Development Objective 1.2 Non-Housing Community Development Objective 2.1 Non-Housing Community Development Objective 3.1 Non-Housing Community Development Objective 3.2 Non-Housing Community Development Objective 3.3 Non-Housing Community Development Objective 3.4 Non-Housing Community Development Objective 3.5
	Needs Addressed	Code Enforcement Demolition Public Infrastructure (streets, sidewalks, etc.) Minor Home Improvements Affordable Housing Job Training/Workforce Readiness Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives Youth Services Health Services (Medical and Dental)
	Funding	CDBG: \$265,278
	Description	Administration of the CDBG program. Funding will be split between Administration and Planning (\$184,738), Economic Development Administration (\$79,040), and Fair Housing (\$1,500).
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	<p>The City of Rockford will continue to utilize CDBG, HOME, and ESG funds for the planning and implementation of programs and strategies that are assisted in whole or in part. Program administration costs include staff and related costs required for overall program management, coordination, monitoring, reporting and evaluation. Administrative funds are subject to statutory limitations. No more than 20% of CDBG grant funds plus program income may be used for planning and administration. HOME funds are limited to 10% and ESG may not exceed 7.5% for administrative purposes.</p> <p>The City also anticipates utilizing a portion of any program income funds available through the Neighborhood Stabilization¹ Program in 2015.</p> <p>Fair Housing - \$1,500 FY 2015 CDBG</p> <p>Funds available for the provision of fair housing services designed to further the fair housing objectives of the Fair Housing Act by making all persons without regard to race, color, religion, sex, national origin, familial status or handicap, aware of the range of housing opportunities available to them; other fair housing enforcement, education, and outreach activities; and other activities designed to further the housing objective of avoiding undue concentrations of assisted persons in an area containing a high proportion of low- and moderate-income persons. Activities are commonly conducted by the City of Rockford's Fair Housing Board.</p>
2	Project Name	HOME Administration
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 1.1 Affordable Housing Objective 1.2 Affordable Housing Objective 2.2
	Needs Addressed	Public Infrastructure (streets, sidewalks, etc.) Major Home Improvement Minor Home Improvements Affordable Housing Development/Owner and Rental Homeownership Assistance Affordable Housing for Seniors/Disabled
	Funding	HOME: \$80,355
	Description	Administration of the HOME Program.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration and planning for the HOME Program.
3	Project Name	Housing Rehabilitation Services
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 1.1 Affordable Housing Objective 1.2 Affordable Housing Objective 2.1 Affordable Housing Objective 2.2 Affordable Housing Objective 3.1
	Needs Addressed	Public Infrastructure (streets, sidewalks, etc.) Major Home Improvement Minor Home Improvements Affordable Housing Development/Owner and Rental Affordable Housing Affordable Housing for Seniors/Disabled
	Funding	CDBG: \$69,095 HOME: \$621,853
	Description	Housing Rehabilitation Services (CDBG Funded Projects) - Housing Services (HOME Funded Projects) - provides outreach efforts for marketing the programs, rehabilitation counseling, loan underwriting and processing, preparing work specifications, inspections, and other services related to assisting owners, tenants, contractors and entities participating in or seeking funding to participate in eligible rehabilitation projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Housing Rehabilitation Services (CDBG Funded Projects) – Housing Services (HOME Funded Projects) – provides outreach efforts for marketing the programs, rehabilitation counseling, loan underwriting and processing, preparing work specifications, inspections, and other services related to assisting owners, tenants, contractors and entities participating in or seeking funding to participate in eligible rehabilitation projects.
4	Project Name	Focus Area Housing Rehabilitation
	Target Area	CDBG Eligible Areas
	Goals Supported	Affordable Housing Objective 1.1
	Needs Addressed	Public Infrastructure (streets, sidewalks, etc.) Major Home Improvement
	Funding	HOME: \$243,000
	Description	Focus Area Rehabilitation, Single Family Existing and New - provides HOME funds in focus area for households at or below 80% of the area median income, used to assist homeowners occupying the home in specific areas of repair and reconstruction as identified by program guidelines. Benefit cost to each unit will not exceed a maximum of \$40,000. Total of \$547,496 will be allocated and performance measure of approximately 7 units assisted for one year. The Haskell Area Infrastructure Improvements / Homeowner Rehabilitation project will pay reconnection cost to replace deteriorated sanitary sewer systems. Total allocation for infrastructure cost are \$879,000 with HOME paying \$243,000 and City Public Works and Rock River Reclamation paying \$636,000 and a performance measure of approximately 7 units, with HOME paying a percentage of the cost. Homes to be assisted will be brought up to City of Rockford Code through the focus area rehabilitation program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Focus Area Rehabilitation, Single Family Existing and New - provides HOME funds in focus area for households at or below 80% of the area median income, used to assist homeowners occupying the home in specific areas of repair and reconstruction as identified by program guidelines. Benefit cost to each unit will not exceed a maximum of \$40,000. Total of \$547,496 will be allocated and performance measure of approximately 7 units assisted for one year. The Haskell Area Infrastructure Improvements / Homeowner Rehabilitation project will pay reconnection cost to replace deteriorated sanitary sewer systems. Total allocation for infrastructure cost are \$879,000 with HOME paying \$243,00 and City Public Works and Rock River Reclamation paying \$636,000 and a performance measure of approximately 7 units, with HOME paying a percentage of the cost. Homes to be assisted will be brought up to City of Rockford Code through the focus area rehabilitation program.
5	Project Name	Community Housing Development Organization Program
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 2.1
	Needs Addressed	Affordable Housing Development/Owner and Rental
	Funding	HOME: \$43,366
	Description	(CHDO) Operating and Development Fee - provides funding to assist with making housing available and affordable The City will continue to work with local housing and community development nonprofit organizations to further enhance and complement our efforts. Nonprofits that meet the eligible criteria may become a Community Housing Development Organization (CHDO) and compete for these operating funds. Total of \$43,366 will be allocated and performance measure of approximately 1 CHDO assisted for one year. Assistance provided to assist households at or below 80% of the area median income.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	(CHDO) Operating and Development Fee – provides funding to assist with making housing available and affordable The City will continue to work with local housing and community development nonprofit organizations to further enhance and complement our efforts. Nonprofits that meet the eligible criteria may become a Community Housing Development Organization (CHDO) and compete for these operating funds. Total of \$43,366 will be allocated and performance measure of approximately 1 CHDO assisted for one year. Assistance provided to assist households at or below 80% of the area median income.
6	Project Name	Accessibility Repairs
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 3.1
	Needs Addressed	Minor Home Improvements Affordable Housing for Seniors/Disabled
	Funding	CDBG: \$15,000
	Description	Regional Access Mobility Program (RAMP) - provides funding to construct ramps for persons physically challenged. Use CDBG funds city-wide to assist eligible homeowners (families and individuals) occupying the home with accessibility needs for the disabled. Total of \$15,000 will be allocated and performance measure of approximately 4 persons / units assisted for one year on a citywide basis for households at or below 80% of the area median income.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Regional Access Mobility Program (RAMP) – provides funding to construct ramps for persons physically challenged. Use CDBG funds city-wide to assist eligible homeowners (families and individuals) occupying the home with accessibility needs for the disabled. Total of \$15,000 will be allocated and performance measure of approximately 6 persons / units assisted for one year on a citywide basis for households at or below 80% of the area median income.
7	Project Name	Homebuyer Assistance
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 1.2
	Needs Addressed	Major Home Improvement Homeownership Assistance
	Funding	HOME: \$400,000
	Description	Homebuyer Rehabilitation Assistance - provides homebuyer and rehabilitation assistance for interior and exterior repairs and energy efficient type repairs for city funded housing activities on a citywide basis for households at or below 80% of the area median income. Housing acquired must be vacant at the time of inspection. The Illinois Housing Development Trust Fund program (\$500,000 over two years plus \$20,000 for project delivery and administrative cost) will be leveraged with HOME funds. Benefit cost to each unit will not exceed a maximum loan of \$50,000. Total of \$400,000 in HOME funds will be allocated and performance measure of approximately 20 units assisted for one year on a citywide basis for households at or below 80% of the area median income.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Homebuyer Rehabilitation Assistance – provides homebuyer and rehabilitation assistance for interior and exterior repairs and energy efficient type repairs for city funded housing activities on a citywide basis for households at or below 80% of the area median income. Housing acquired must be vacant at the time of inspection. The Illinois Housing Development Trust Fund program (\$500,000 over two years plus \$20,000 for project delivery and administrative cost) will be leveraged with HOME funds. Benefit cost to each unit will not exceed a maximum loan of \$50,000. Total of \$400,000 in HOME funds will be allocated and performance measure of approximately 20 units assisted for one year on a citywide basis for households at or below 80% of the area median income.
8	Project Name	Homebuyer Assistance - 224 Foster Ave.
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 1.2
	Needs Addressed	Major Home Improvement
	Funding	HOME: \$2,405
	Description	224 Foster Avenue Project - provides acquisition and rehabilitation assistance for property including interior and exterior repairs and energy efficient type repairs for a single-family home that will be sold to a household at or below 80% of the area median income. Total of \$2,405 in HOME funds will be allocated and performance measure of approximately 1units assisted for one year on a citywide basis for household at or below 80% of the area median income.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	224 Foster Avenue Project – provides acquisition and rehabilitation assistance for property including interior and exterior repairs and energy efficient type repairs for a single-family home that will be sold to a household at or below 80% of the area median income. Total of \$2,405 in HOME funds will be allocated and performance measure of approximately 1units assisted for one year on a citywide basis for household at or below 80% of the area median income.
9	Project Name	Homebuyer and Rental CHDO
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 2.2
	Needs Addressed	Major Home Improvement Homeownership Assistance
	Funding	HOME: \$581,075
	Description	Affordable Housing Projects - provides homebuyer and rehabilitation assistance for interior and exterior repairs and energy efficient type repairs for city funded housing activities on a citywide basis for households at or below 80% of the area median income. Total of \$581,075 will be allocated and performance measure of approximately 22 units assisted for one year on a citywide basis for households at or below 80% of the area median income.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Affordable Housing Projects – provides homebuyer and rehabilitation assistance for interior and exterior repairs and energy efficient type repairs for city funded housing activities on a citywide basis for households at or below 80% of the area median income. Total of \$581,075 will be allocated and performance measure of approximately 22 units assisted for one year on a citywide basis for households at or below 80% of the area median income.
10	Project Name	Demolition

	Target Area	City Wide
	Goals Supported	Non-Housing Community Development Objective 1.1
	Needs Addressed	Demolition
	Funding	CDBG: \$542,676
	Description	Demolition - Blighted structures that are not suitable for rehabilitation will be demolished through this program. The City will focus on properties in the CDBG eligible areas and deteriorated properties located near schools, on major thoroughfares, and strategically selected locations, such as those in transformation housing plans. The City anticipates the demolition of 54 residential and non-residential structures.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Demolition – Blighted structures that are not suitable for rehabilitation will be demolished through this program. The City will focus on properties in the CDBG eligible areas and deteriorated properties located near schools, on major thoroughfares, and strategically selected locations, such as those in transformation housing plans. The City anticipates the demolition of 54 residential and non-residential structures.
11	Project Name	Code Enforcement
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 1.2
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$570,260
	Description	Code Enforcement - includes payment of salaries and overhead cost directly related to the enforcement of state and local codes within the CDBG eligible areas. Code enforcement, together with other improvements such as rehabilitation, demolition, and public improvements, is expected to arrest the decline of the areas and result in addressing over 5,000 code violations over the next year.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Code Enforcement – includes payment of salaries and overhead cost directly related to the enforcement of state and local codes within the CDBG eligible areas. Code enforcement, together with other improvements such as rehabilitation, demolition, and public improvements, is expected to arrest the decline of the areas and result in addressing over 5,000 code violations over the next year.
12	Project Name	Economic Development Services
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.1
	Needs Addressed	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives
	Funding	CDBG: \$46,420
	Description	Economic Development Services - CDBG funds to provide direct program delivery costs for economic development activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Economic Development Services - CDBG funds to provide direct program delivery costs for economic development activities.
13	Project Name	Self-Employment Training Program
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.2

	Needs Addressed	Job Training/Workforce Readiness Technical Assistance to Small Business/Incubators
	Funding	CDBG: \$250,000
	Description	Economic Development Self-Employment Training Program - CDBG funds to provide economic development self-employment training to assisting owners, businesses, contractors and entities participating in or seeking funding to participate in eligible projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Economic Development Self-Employment Training Program - CDBG funds to provide economic development self-employment training to assisting owners, businesses, contractors and entities participating in or seeking funding to participate in eligible projects.
14	Project Name	Standby Section 108 Loan Debt Service
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.3
	Needs Addressed	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives
	Funding	CDBG: \$90,972
	Description	Section 108 Loan Debt Service - The City will provide CDBG funds for stand-by cash infusion to support debt service payments for a South Main Street grocery store (year 8 of 16 years).
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Section 108 Loan Debt Service – The City will provide CDBG funds for stand-by cash infusion to support debt service payments for a South Main Street grocery store (year 8 of 16 years).
15	Project Name	Rehabilitation and Development Assistance
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.4
	Needs Addressed	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives
	Funding	CDBG: \$230,000
	Description	Rehabilitation and Development Assistance - The City will provide CDBG funds to provide assistance to Commercial and Industrial businesses or developers making investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners. It is anticipated that 3 businesses will be assisted during the 1 year period.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Rehabilitation and Development Assistance – The City will provide CDBG funds to provide assistance to Commercial and Industrial businesses or developers making investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners. It is anticipated that 3 businesses will be assisted during the 1 year period.
16	Project Name	Facade Improvement Assistance Program
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.5

	Needs Addressed	Commercial Corridor Revitalization, Incentives
	Funding	CDBG: \$60,000
	Description	Rehabilitation and Development Assistance - The City will provide CDBG funds to provide assistance to Commercial and Industrial businesses or developers making facade improvement investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners. It is anticipated that 3 businesses will be assisted during the 1 year period.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Rehabilitation and Development Assistance – The City will provide CDBG funds to provide assistance to Commercial and Industrial businesses or developers making façade improvement investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners. It is anticipated that 3 businesses will be assisted during the 1 year period.
17	Project Name	After School and Child Care Services
	Target Area	City Wide
	Goals Supported	Non-Housing Community Development Objective 2.1
	Needs Addressed	Youth Services Child Care Services
	Funding	CDBG: \$50,000
	Description	Discovery Center Program funding for After School / Child Care Services- use CDBG funds to subsidize program and care cost at after school child care centers serving low-mod income households, services are for day care, after school care while parents are working or in school for households at or below 80% of the area median income.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Discovery Center Program funding for After School / Child Care Services-use CDBG funds to subsidize program and care cost at after school child care centers serving low-mod income households, services are for day care, after school care while parents are working or in school for households at or below 80% of the area median income.
18	Project Name	ESG15 Rockford
	Target Area	City Wide
	Goals Supported	Homeless Objective 1.1 Homeless Objective 2.1 Homeless Objective 2.2 Homeless Objective 2.3
	Needs Addressed	Emergency Shelter Operations/Essential Services Homeless Prevention Rapid Re-Housing HMIS Emergency Shelter - Facilities
	Funding	ESG: \$186,454
	Description	Emergency Shelter - use ESG funds to support emergency shelter operations and essential services. Rapid Re-Housing - use ESG funds to assist homeless individuals and families to get rapidly re-housed. Homeless Prevention - use ESG funds to assist at-risk clients from becoming homeless by assisting them with rent or utilities to remain in their homes or apartments. ESG Administration - administrative costs associated with the ESG funding programs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	Emergency Shelter - use ESG funds to support emergency shelter operations and essential services. Rapid Re-Housing - use ESG funds to assist homeless individuals and families to get rapidly re-housed. Homeless Prevention - use ESG funds to assist at-risk clients from becoming homeless by assisting them with rent or utilities to remain in their homes or apartments. ESG Administration - administrative costs associated with the ESG funding programs.
19	Project Name	ESG15 Essential Services/Street Outreach
	Target Area	City Wide
	Goals Supported	Homeless Objective 2.2
	Needs Addressed	Emergency Shelter Operations/Essential Services
	Funding	ESG: \$40,000
	Description	Emergency Shelter-use ESG funds to support essential services.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Emergency Shelter-use ESG funds to support essential services.
20	Project Name	ESG15 Operating/Rehabilitation of Emergency Shelters
	Target Area	City Wide
	Goals Supported	Homeless Objective 2.3
	Needs Addressed	Emergency Shelter - Facilities
	Funding	ESG: \$57,470
	Description	Emergency Shelter-use ESG funds to support emergency shelter operations and essential services.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Emergency Shelter-use ESG funds to support emergency shelter operations and essential services.
21	Project Name	ESG15 Homeless Prevention and Rapid Re-Housing
	Target Area	City Wide
	Goals Supported	Homeless Objective 2.1
	Needs Addressed	Homeless Prevention Rapid Re-Housing
	Funding	ESG: \$75,000
	Description	Homeless Prevention-use ESG funds to assist at-risk clients from becoming homeless by assisting them with rent or utilities to remain in their homes or apartments. Rapid Re-housing-use ESG funds to assist homeless individuals and families to get rapidly re-housed.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Homeless Prevention-use ESG funds to assist at-risk clients from becoming homeless by assisting them with rent or utilities to remain in their homes or apartments. Rapid Re-housing-use ESG funds to assist homeless individuals and families to get rapidly re-housed.
22	Project Name	ESG15 Administration
	Target Area	City Wide
	Goals Supported	Homeless Objective 1.1

	Needs Addressed	Emergency Shelter Operations/Essential Services Homeless Prevention Rapid Re-Housing HMIS Emergency Shelter - Facilities
	Funding	ESG: \$13,984
	Description	Funding to cover administrative costs of the ESG program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funding to cover administrative costs of the ESG program.
23	Project Name	Section 108 Loan Guarantee Program
	Target Area	City Wide
	Goals Supported	Non-Housing Community Development Objective 3.1 Non-Housing Community Development Objective 3.4 Non-Housing Community Development Objective 3.5 Non-Housing Community Development Objective 3.6
	Needs Addressed	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives Creation and Retention of Jobs
	Funding	Section 108: \$2,725,000
	Description	Section 108 Loan Guarantee funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 business, Cliffbreakers Hotel, will be assisted.
	Location Description	Cliffbreakers Hotel is located at 700 W Riverside Blvd, Rockford, IL.

	Planned Activities	Renovation of Cliffbreakers Hotel, including interior and exterior rehabilitation, and provide operating shortfall funds.
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Much of the funding from the CDBG and HOME programs is available for use in any of the CDBG neighborhoods or citywide, depending on the specifics of the designated activities. Also, some funding is available according to individual benefit rather than area benefit. It is, therefore, difficult to provide reasonable projections of the distribution of funds by target area. The numbers below are strictly estimates based on experience.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	50
CDBG Eligible Areas	50

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds is based on federal funding requirements for each formula-allocated grant. Areas of low to moderate-income concentration and certain areas of high minority concentration are targeted. Areas of low homeownership and deteriorating housing conditions were also considered in the targeting process.

Discussion

The distribution of funds by target area is projected to be primarily citywide due to use of funds for administrative, non-profit support, and individual benefit-oriented programmatic uses of the funds. The remaining funds are estimated to be spread through smaller CDBG-eligible areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The annual goals listed previously specify the following production numbers for housing assistance and for homelessness, non-homeless, and special needs populations.

One Year Goals for the Number of Households to be Supported	
Special-Needs	148
Total	148

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

These figures relate to production targets specified in the annual goals for 2015. CDBG and HOME funding for these activities may target more households.

AP-60 Public Housing – 91.220(h)

Introduction

Collectively via a partnership between the jurisdictional housing authorities (Winnebago County housing Authority (WCHA) and Rockford Housing Authority (RHA)) exists a memorandum of understanding to advance collaborative approaches to meeting the needs of affordable housing. It is under this relationship both agencies jointly submit the intent to address the needs of housing within the region.

Actions planned during the next year to address the needs to public housing

As a means to provide the greatest opportunity to PH clients, Winnebago County Housing Authority (WCHA) and Rockford Housing Authority (RHA) address the needs of public housing by continuing to support the de-concentration of public housing as well as the advancement of opportunities to improve existing public housing stock. These efforts may include but are not limited to the support of grant, tax credit and financing applications, the promotion of home ownership programs and education and the promotion of resident networks or councils under the Neighborhood Network structure as well as through community policing via a neighborhood officer relationship. WCHA and RHA will continue to provide wait list preferences for working families, disabled families, veterans and the surviving spouses of veterans, elderly families and families displaced by natural disaster and domestic violence.

With public housing sites in Rockford, South Beloit, Winnebago County, Stephenson County and Boone County, with other affordable housing programs and partnerships in Winnebago County, Stephenson County, Boone County, Ogle County, Jo Daviess County and DeKalb County, which encourages resident's mobility to need for supportive services such as employment, education, veteran support and disability support, the needs of public housing are being addressed. A Statement of Housing Needs is also conducted to analyze community and program needs and provide targeted housing response within these areas.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

In terms of home ownership, the Public Housing Family Self Sufficiency and Housing Choice Voucher Family Self Sufficiency programs are in place to guide residents to realizing the dream of owning a home. Computer technology programs are offered under the site lab Networks that brings homeownership resource assistance to all HA sites. The programs are also made available to the general public which promotes community growth. RHA and WCHA are committed to continue to work as partners to advance homeownership possibilities.

Resident councils are supported by the HAs at all sites and have sponsored a resident council coalition to result in an agency-wide Resident Advisory Board. All policy matters such as the Admissions and Continued Occupancy Policy, Administrative Plan, Agency Plan and other documents that may be required by HUD are presented to the resident councils and to the resident bodies through both formal hearing and informal meetings. The comments of the resident council are then provided to the board at the board meetings. The Executive Director and CEO meet monthly with the resident councils. All updates and changes are directed to each of the resident council presidents. The presidents then share this information with the resident council members.

In an effort to provide instant and continuous information to all residents and the public, the use of electronic media (Facebook) has been implemented. The board advertises through the media and post notices at the sites for each board meeting. Also, the regular monthly meetings are held at different sites to allow for easier access for the residents to attend. Although attendance is not mandatory, it is strongly encouraged that the residents participate in these meetings.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

WCHA is a HUD designated top performer agency; RHA is a standard performer agency. Neither WCHA or RHA are troubled housing authorities; however, to the extent of availability of funds and application for qualified CBDG or HOME program fund dollars, the jurisdiction will assist in the application for such funds as a means to advance HA housing quality.

Discussion

RHA and WCHA will work to create cost effective affordable housing integrated into opportunity areas and partnered with educational resources. Jointly, the Housing Authorities will continue advancing efforts related to access and the inventory of QUALITY affordable housing. These efforts will be in tandem with the HA's instrumentalities. For RHA, this includes Bridge Rockford Alliance (RHA instrumentality) and its subsidiary, Illinois Housing Alliance. For WCHA this includes Winnebago Homes Association its instrumentality. The specific instrumentality and subsidiary actions include the acquisition and restoration of foreclosed properties, the renovation of existing units, the ongoing review of process and policies and the participation in local and regional efforts.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Funding from the Emergency Solutions Grant allocation is used to support non-profit homeless services providers in Rockford. These funds provide agencies with additional means to target specific activities. In the coming program year, the following goals were identified for the ESG request for proposals.

(1) Street Outreach funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility.

(2) Emergency Shelter funds may be used for costs of providing essential services to homeless families and to individuals in emergency shelters, renovating buildings to be used as emergency shelter for homeless families and individuals, and operating emergency shelters.

(3) Homelessness Prevention funds may be used to provide housing relocation and stabilization services and short and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place.

(4) Rapid Re-housing Assistance funds may be used to provide housing relocation and stabilization services and short and/or medium term rental assistance as necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing.

(5) Relocation and Stabilization Services funds may be used to pay financial assistance to housing owners, utility companies and other third parties.

(6) HMIS funds may be used to pay the costs of contributing data to the HMIS designated by the Continuum of Care for the area.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Rockford/Winnebago/Boone Rock River Continuum of Care, the coalition of local homeless service agencies, conducts annual surveys of homeless individuals, including unsheltered persons. These surveys serve to help focus agency activities for the coming year, as well as provide documentation in response to HUD program requirements. ESG funding includes street outreach activities.

Addressing the emergency shelter and transitional housing needs of homeless persons

Homeless providers are focusing efforts on increasing the bed count for both emergency shelter and transitional housing programs. Funding for these efforts are limited, however.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Proposed funding for the ESG program include activities targeting improvements in the areas of rapid rehousing and homeless prevention.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Homeless prevention is a major focus of the participants in the Continuum of Care. Agencies include homeless prevention as a support program in conjunction with the provision of shelter and other support services. The City is funding homeless prevention activities in the FY 2015 Annual Action Plan.

Discussion

The participants in the Continuum of Care work closely together to meet the needs of homeless individuals and families through the continuum of services coordinated through the partnership. The City participates in the planning efforts and provides a framework through the ESG funding process to focus attention on specific programmatic areas.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

City of Rockford and Regional Public Policy – Barriers – There is a need to enact public policies in the City of Rockford and by Regional Governments that effectively support de-concentration and neighborhood revitalization.

A proposed new intake tool is described in the discussion section below.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Rockford has begun planning efforts relating to changes needed with regard to public policies that have fostered concentrations of poverty within the city. These concerns stem from a recently completed Regional Fair Housing Equity Assessment commissioned by the Rockford Metropolitan Agency for Planning. These efforts have resulted in detailing of the problem as found in the Strategic Plan - Section SP-55, Barriers to Affordable Housing. Given the space dedicated to the issues there, they won't be repeated here. The City is committed to addressing needs identified with regard to de-concentration and neighborhood revitalization and will provide more detail for addressing the issues in the coming months.

Discussion:

Coordinated Intake and Service Prioritization Decision Assistance Tool - The City of Rockford will evaluate the use of a common intake, case management, and assessment tool designed to guide frontline workers and team leaders in an intensive case management approach to service delivery. This common intake tool would be used by housing, homeless and social service agencies as part of a coordinated assessment and service strategy. The tool is intended to allow communities to triage and prioritize clients, helping to ensure that clients get the right housing and service intervention at the right time and insures that as service providers, they are addressing the root causes of the client's homelessness, housing needs, or other constraints.

Coordination will be by The City of Rockford - Continuum of Care, Community Development Department, Human Services Department, NW Homestart, and Winnebago County and Rockford Housing Authorities - will develop a system for to implement the SPDAT in their processing of applicants for housing and services.

System Features - Ciity of Rockford and maybe Winnebago, Stephenson, and Boone Counties geographical area.

Coordinated intake applications and Assessments performed of the housing and service needs links clients to a coordinated referral system.

Includes a comprehensive and standardized assessment / intake application and tool that captures primary data needed by all member agencies and has a second portal or module to be completed for individual agencies.

Initial, comprehensive assessment of the housing and service needs for all people entering the assisted housing, affordable housing, and homeless assistance systems.

Referrals designed in response to individuals/ family's needs and conditions comprehensively addressing the determinants that are negatively impacting there current condition or "pathway to prosperity" such as a lack of a high school diploma, unemployment, need for job training, needed treatments – substance abuse, mental health and medical care.

Benefits

It should send a household to the best fitting intervention from the start.

It provides a system wide prevention and diversion opportunity.

It improves system efficiency.

It fosters more collaboration among providers.

It hopefully transitions clients out of the need for public assistance and public intervention programs permanently.

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Rockford, some funded by CDBG, HOME, and the ESG allocation, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The City will continue to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

The City will provide financial assistance for Tax Credit Projects for affordable housing development to expand multi-family rental development projects and homeownership opportunities. Additionally, acquisition, soft costs and site development funds will be used for affordable housing development. Consideration for additional funding will be given upon completion of the pre-development phase.

Actions planned to reduce lead-based paint hazards

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Identify additional funding to perform abatement on pre-1978 housing in the target census tracts and perform abatement to reduce affected units by 10 percent during the five-year period ending December 2018 based on current estimates of lead-based paint affected units.
- Seek funding as it becomes available to provide testing and abatement of lead-based paint hazards in single-family housing where young children are present.
- Expand the stock of lead safe housing units through housing initiatives.
- Seek funding as it becomes available to provide for testing, abatement, training, and educational awareness.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts in conjunction with the Continuum of Care and the Rockford Housing Authority to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the city.

Actions planned to develop institutional structure

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that hamper housing and community development efforts.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to coordinate planning activities with private housing and social service agencies, including participation in the Rock River Continuum of Care meetings for Winnebago and Boone Counties, development of the Continuum of Care, and enumeration of point-in-time and homeless surveys. City staff will also continue its participation in other coalitions and study groups as the opportunity arises.

Discussion:

The actions are primarily the continuation of what the City is currently doing in the various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The City is also satisfied with its efforts to coordinate with private housing and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The following provides details on program specific requirements for each of the three entitlement programs, Community Development Block Grant, HOME Investment Partnership, and ESG.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	2,242,530
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will continue to support the many efforts of the non-profits and social service provider agencies in the community in their efforts to obtain funding from various sources for their programs.

Many of these organizations receive private donations to sustain their programs, and most apply for funding on the federal, state, and local level. Listed below are a few of the private and non-federal resources that are in use to address both the housing and non-housing needs of this plan.

The availability of federal funds would enhance any of the listed programs and would mean that more services, and housing, could be provided. Because of the scarcity of any type of funding, the City has been working with various organizations to try to develop programs that would increase the leveraging capacity of federal funding mechanisms so that more money would be available for other needed endeavors. Better use of the existing resources is a main concern of everyone.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

When the City assists homebuyers purchasing single family housing units, the City primarily follows recapture guidelines except when developer subsidy is provided without direct HOME subsidy. When developer subsidy is provided without direct HOME subsidy, resale guidelines are followed. The City enforces a homebuyer assistance agreement & mortgage for recapture, & a covenant & mortgage for resale. All documents are recorded at the local recorder's office. If lease-purchase, the HOME affordability requirements for rental housing are used if the property is not transferred to a homebuyer within 36 months of signing the lease-purchase agreement or 42 months of project completion.

The City enforces requirements throughout the Period of Affordability. For recapture, the period is based on the amount of direct HOME subsidy & for resale the period is based on the total amount of HOME funds invested in the unit: under \$15,000 (5 years), between \$15,000 & \$40,000 (10 years), & over \$40,000 (15 years). Direct HOME Subsidy includes down payment, closing costs, interest

subsidies or other HOME assistance provided directly to the homebuyer, and/or the difference between the fair market value of the property & a reduced sales price attributable to HOME development assistance.

For recapture, if transfer of ownership occurs during the term of affordability, voluntarily or involuntarily, the City completes a pro rata reduction over time calculation & shares net proceeds. Net proceeds is the sales price minus superior loan repayment (other than HOME funds) & closing costs. If net proceeds are not sufficient for the City to recapture the direct HOME subsidy (as reduced through the pro rata reduction over time) & ensure the homebuyer recovers the amount of their initial investment plus any capital improvement investments since time of purchase, the City & the homebuyer will share the net proceeds based on percentages invested. The City shall not recapture more than the direct HOME subsidy. If net proceeds are zero, no subsidy is recaptured.

Homebuyer's initial investment includes homebuyer contributions at time of purchase. Homebuyer's capital improvements includes the amount originally spent (documented by receipts) for unit improvements adding value or substantially prolonging the life of unit. Examples do not include replacing worn or dated items such as appliances or carpet. For resale, if transfer of ownership occurs, voluntary or involuntary, during the term of affordability & there are net proceeds, the homebuyer shall receive a fair return on their investment. Fair return is calculated by multiplying the percentage change in the Consumer Price Index (CPI) over the period of ownership by the amount of the homebuyer's initial investment plus any capital improvement investments since time of purchase. The City shall not receive more than the total HOME investment. Also for resale, if transfer occurs during term of affordability, the City must ensure the unit is affordable to a reasonable range of low-income homebuyers (exceptions for FHA financing). The sales price is based on the current market value, not what is affordable to the subsequent buyer. The City may provide the subsequent buyer HOME funds if necessary to make the unit affordable.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

In addition to the guidelines described in 2 above for Recapture, the City may allow a subsequent buyer to assume the HOME assistance (subject to the HOME requirements for the remainder of the period of affordability) if the subsequent buyer is low-income, & no additional HOME assistance is provided. To preserve affordability, the City may use HOME funds to acquire units through a purchase option, right of first refusal or other preemptive right to purchase the housing before foreclosure, or at the foreclosure sale. (HOME funds may be used to cover the foreclosure costs to acquire housing with a HOME loan in default, but not to repay a loan made with HOME funds.) The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing. Also, to preserve affordability the City may use HOME funds to rehabilitate a unit, cover any costs associated with owning/holding the unit, &/or provide assistance to

subsequent buyer. When this occurs, the additional investment is treated as an amendment to the original project unless the City chooses to treat the expense as an administration cost. If treated as a project cost, the original & the additional HOME funds will not exceed the maximum per unit subsidy amount established under 24 CFR 92.250. To the extent administrative funds are used, they may be reimbursed, in whole or in part, when the housing is sold to a new eligible homebuyer.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds. In addition, the funds will not be used to refinance multifamily loans made or insured by any federal program. The City is aware that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

Currently funded agencies or those who have received prior funding from the Department of Community and Economic Development will be evaluated on past performance in carrying out programmatic activities and contractual compliance. Factors such as agency ability to meet service delivery goals, timely expenditure of funds, timely reporting, accuracy of reporting, ability to meet audit requirements, and other programmatic and fiscal contractual requirements will be considered. These other factors will be considered in conjunction with the proposal score in developing an overall recommendation for agency funding.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Congress has directed HUD to improve the collection of data on the extent of homelessness locally and nationally. Communities must collect an array of data including an unduplicated count of homeless persons, analyze their patterns of the use of the McKinney-Vento and other assistance,

including information on how they enter and exit the homelessness assistance system and assess the effectiveness of that assistance. Through the Federal Register Notice, the Emergency Solutions Grants Program and Community Development Block Grants were made a part of this mandate. Therefore, all proposed projects/organizations must provide written certification of their participation in an existing HMIS.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Rockford expects to receive approximately \$186,454 for the FY2015 Emergency Solutions Grant (ESG) Program. These funds will be awarded to community-based, nonprofit organizations providing emergency shelter and related services to the homeless, on a dollar-for-dollar match. Emergency Solutions Grant funds may be used for operations and maintenance, homeless prevention, essential support services and renovation/rehabilitation activities in connection with emergency shelters for the homeless. It is a priority of the U.S. Department of Housing and Urban Development (HUD) and the City of Rockford to work under a Continuum of Care approach to homelessness to assist homeless individuals and families to obtain a decent living environment, either through rental housing or home ownership. The Community Development Department specifically seeks proposals to provide shelter and supportive services for the homeless. The purpose of the Emergency Solutions Grant (ESG) Program is to: 1) Broaden existing emergency shelter and homelessness prevention activities; 2) Emphasize Rapid Re-Housing; and, 3) Help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness; 4) Enhance alignment of ESG regulations with other HUD programs including CDBG, HOME, and Housing Choice Voucher (HCV) program; and, 5) Support more coordinated and effective data collection, performance measurement, and program evaluation.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City requires non-profits participating in the ESG program to have homeless representatives on their boards of directors.

5. Describe performance standards for evaluating ESG.

HUD has implemented a mandated system of reporting performance measurements in a precise and

timely manner. All recipients funded under this proposal must provide needed data to the City of Rockford in order to be reimbursed for eligible expenses. All of the activities funded must identify one of the three performance measurements overarching objectives: 1) creating suitable living environment (In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment); 2) providing decent affordable housing (This objective focuses on housing programs where the purpose is to meet individual family or community needs and not programs where housing is an element of a larger effort); 3) creating economic opportunities (This objective applies to the types of activities related to economic development, commercial revitalization, or job creation). There are also three outcomes under each objective: (1) Availability/Accessibility, (2) Affordability, and (3) Sustainability. Thus, the three objectives, each having three possible outcomes, will produce nine possible outcome/objective statements within which to categorize grant activities, as follows:

Availability/Accessibility. This outcome category applies to activities that make services, infrastructure, housing, or shelter available or accessible to low-and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low-and moderate-income people.

Affordability. This outcome category applies to activities that provide affordability in a variety of ways in the lives of low-and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or daycare.

Sustainability: Promoting Livable or Viable Communities. This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefits to persons or low-and moderate-income people or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Discussion:

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. City staff work with subgrantees to ensure that these requirements are met and oversees internal operations towards the same goal.

Appendix - Alternate/Local Data Sources